



YOUR RIGHTS: IN A NUTSHELL

EU rules mean your electronic payments are becoming cheaper, easier and safer. Here's how:

- You can make payments throughout Europe (the EU, Iceland, Norway and Liechtenstein) as **easily and safely** as in your home country.
- You can **no longer be charged extra costs** by a merchant when you pay using a card issued in the EU.
- The rules cover all kinds of **electronic payments** (e.g. credit transfers, direct debits, card payments...).
- Anybody legally residing in Europe has the right to a bank account for making electronic payments ("payment account").



INTERESTED IN FINDING OUT MORE?

These rights are thanks to the EU's revised Payment Services Directive (PSD2), Payment Accounts Directive and other EU legislation, which aim to bring you safer, more convenient payments.

Learn more about your rights here:



<https://europa.eu/lrh44HJ>



European
Commission

YOUR RIGHTS

WHEN MAKING PAYMENTS IN EUROPE



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Banking and
Finance



ELECTRONIC PAYMENTS AVAILABLE TO ALL

- Every consumer legally residing in the EU has the right to at least a basic payment account free of charge or for a reasonable fee. (i.e. one that comes with a debit card, covers cash withdrawals, safekeeping of funds, and making and receiving payments).



€ PAYMENTS - SAME COST AS LOCAL ONES

- A single euro account allows you to make all your payments across Europe.
- Cross-border payments in euro will cost you the same as domestic payments in euro...
- ...and from 15 December 2019, your cross-border payments in euro will cost you the same as domestic payments in your national currency.
- Cash withdrawals in euro outside your bank ATM network should cost you the same in another member state as in your home country.



MORE SECURITY, BETTER PROTECTION

- From September 2019, your electronic payments will be more secure thanks to strong customer authentication. This will work through a combination of different authentication factors, e.g. a PIN and your fingerprint. For more

information on this, you should contact your payment service provider.

- Your liability in case of an unauthorised payment – for instance if your credit card is stolen – is limited to a maximum of €50 (except in cases of gross negligence). You will not be liable for any unauthorised payment that takes place after you have informed your bank, or for an online payment if your payment service provider or bank does not provide for strong customer authentication.
- Where a final card payment amount is not known in advance (e.g. car rentals or hotel costs), a merchant can only block an agreed amount on your card with your approval.
- With 'direct debit' (e.g. you have authorised a company to collect payments from your account) you have 8 weeks to challenge any unduly charged amount. You must be reimbursed within 10 working days.



FAIR PRICING

- You have the right to know what charges, if any, apply to your payments.
- As a rule, merchants, both in shops and online, cannot make you pay more than the published price ('surcharge') when you pay with consumer debit and credit cards. In certain circumstances (e.g. for certain cards), a surcharge may still apply – but then it has to reflect the true cost to the merchant of this payment method. If you

feel that you have been unfairly overcharged, for instance when booking a flight or paying for a hotel reservation, visit the web-link provided on the next page to learn more about your rights.



NEW SERVICES

- Thanks to recent technology, you now have the option to use new, innovative financial services offered by licensed banks and other regulated payment service providers other than your own bank. This means, for instance, that you can monitor your personal finances or make online purchases without a credit or debit card. Just like banks, these new payment services providers must be licensed and supervised, and have to handle your data securely.

EU rules ensure that your electronic payments go smoothly. But if there is a problem, your bank or other payment service providers must respond to complaints within 15 business days. If you are still not satisfied, you can bring your case to the national competent authority.

More information can be found here:



<https://europa.eu/!Bn34nv>



DRITTIJIEK: FIL-QOSOR

Ir-regoli tal-UE jfissru li l-pagamenti elettronici tiegħek qegħdin isiru orħos, aktar faċli u aktar sikuri. Hawnhekk għandek issib kif:

- Tista' tagħmel pagamenti fl-Ewropa kollha (fl-UE, fl-Iżlanda, fin-Norveġja u fil-Liechtenstein) **b'mod faċli u sikur** bħal f'pajjiżek.
- **M'għadx għadek tista' tintalab thallas kosti żejda** min-naħa tan-negozjant meta tuża kard maħruġa fl-UE.
- Ir-regoli jkopru kull tip ta' **pagament elettroniku** (eż. trasferimenti ta' kreditu, debiti diretti, pagamenti bil-kard...).
- Kull min jirrisjedi legalment fl-Ewropa għandu d-dritt li jkollu kont tal-bank biex jagħmel pagamenti elettronici ("kont ta' pagament").



TRID ISSIR TAF IŻJED?

Dawn id-drittijiet jingħataw bis-saħħa tad-Direttiva riveduta tal-UE dwar is-Servizzi ta' Ffals (PSD2), id-Direttiva dwar il-Kontijiet tal-Ffals u leġiżlazzjoni oħra tal-UE, bil-għan li tkun tista' tagħmel pagamenti b'mod aktar sikur u konvenjenti.

Kun af iżjed dwar drittijietek hawnhekk:



<https://europa.eu/lpc33Ju>



Il-Kummissjoni
Ewropea

DRITTIJIEK META TAGħMEL PAGAMENTI FL-EWROPA



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Servizzi bankarji u
finanzi



PAGAMENTI ELETTRONICI DISPONIBILI GĦAL KULĦADD

- Kull konsumatur li jirrisjedi legalment fl-UE għandu d-dritt għal mill-anqas kont ta' pagament bażiku mingħajr ħlas jew b'tariffa raġonevoli. (Jigifieri wieħed li jinkludi karta ta' debitu li tkopri l-ġbid ta' flus kontanti, is-salvagwardja ta' fondi, u l-pagament li jsiru u li jiġu rċevuti).



PAGAMENTI F'EURO - L-ISTESS KOST DAQS DAWK LOKALI

- Kont wieħed bid-denominazzjoni tal-euro jippermettilek tagħmel pagamenti madwar l-Ewropa.
- Il-pagamenti transfruntiera li jsiru bl-euro se jiswewlek daqs il-pagamenti domestiċi li jsiru bl-euro...
- ...u mill-15 ta' Dicembru 2019, il-pagamenti transfruntiera tiegħek li jsiru bl-euro se jiswewlek daqs il-pagamenti domestiċi li jsiru bil-munita nazzjonali tiegħek.
- Il-ġbid ta' flus kontanti fil-munita euro 'il barra min-netwerk tal-ATM tal-bank tiegħek għandu jiswielek daqs dak li jsir fi Stat Membru ieħor f'pajjiżek.



AKTAR SIGURTÀ, PROTEZZJONI AĦJAR

- Minn Settembru 2019, il-pagamenti elettronici tiegħek se jkunu aktar sikuri grazzi għall-awtentikazzjoni b'saħħitha tal-konsumatur. Din se tiffunzjona permezz ta' taħlita ta' fatturi differenti ta' awtentikazzjoni, pereż. il-

PIN u l-marka tas-swaba' tiegħek. Għal aktar informazzjoni dwar dan għandek tikkuntattja lill-fornitur tas-servizz ta' pagament tiegħek.

- L-obbligazzjoni tiegħek fil-każ ta' pagament mhux awtorizzat – pereżempju jekk tinsteraqlek il-karta tal-kreditu – tkun limitata għal EUR 50 (għajr f'każijiet ta' negliġenza gravi). M'intix se tkun responsabbli għal kwalunkwe pagament mhux awtorizzat li jseñħ wara li tkun informajt lill-bank tiegħek, jew għal pagament online jekk il-fornitur ta' servizz ta' pagament jew il-bank tiegħek ma jkunx jipprovdi awtentikazzjoni b'saħħitha tal-konsumatur.
- Meta l-ammont finali ta' pagament bil-kard ma jkunx magħruf minn qabel (pereż. kiri ta' karozzi jew spejjeż ta' lukandi), negozjant jista' jimblokka biss l-ammont miftiehem fuq il-kard tiegħek bl-approvazzjoni tiegħek.
- Permezz tad-“debitu dirett” (pereż. tkun awtorizzajt kumpanija biex tigbed pagamenti mill-kont tiegħek) għandek 8 ġimgħat biex toġġezzjona kwalunkwe ammont li jinżamm indebitament. Ir-rimborż tiegħek irid isir fi żmien 10 ijiem ta' xogħol.



IPPREZZAR ĠUST

- Għandek id-dritt li tkun taf x'tariffi, jekk ikun hemm, japplikaw għall-pagamenti tiegħek.
- Bħala regola, in-negozjanti, kemm fi ħwienet kif ukoll online, ma jistgħux iġagħluk tħallas aktar mill-prezz ippubblikat (“ħlas addizzjonali”) meta tħallas bil-karti ta' debitu u ta' kreditu tal-konsumatur. F'ċerti ċirkostanzi (pereż. għal ċerti kards), jista' jkun għadu japplika ħlas addizzjonali – iżda mbagħad dan għandu jirrifletti l-kost

reali ta' dan il-metodu ta' pagament għan-negozjant. Jekk tħoss li kellek tħallas prezz ogħla ingustament, pereżempju meta tkun qed tipprenota titjira jew tħallas għal prenotazzjoni ta' lukanda, żur il-link web fil-paġna li jmiss biex issir taf aktar dwar drittijietek.



SERVIZZI ĠODDA

- Grazzi għal teknoloġija riċenti, issa għandek l-għażla li tuża servizzi finanzjarji ġodda u innovattivi offruti minn banek liċenzjati jew minn fornituri rregolati ta' servizzi ta' pagament oħrajn minbarra l-bank tiegħek. Dan ifisser, pereżempju, li tkun tista' tiċċekkja l-finanzi personali tiegħek jew tagħmel akkwisti online mingħajr karta ta' kreditu jew debitu. Bl-istess mod bħall-banek, dawn il-fornituri ġodda ta' servizzi ta' pagament jridu jkunu liċenzjati u sorveljati, u jridu jittrattaw id-data tiegħek b'mod sikur.

Ir-regoli tal-UE jiżguraw li l-pagamenti elettronici jsiru mingħajr tfixkil. Iżda jekk tinqala' problema, il-bank jew il-fornitur ta' servizzi ta' pagament tiegħek jkunu jridu jwieġbu l-ilmenti fi żmien ħmistax-il jum ta' xogħol. Jekk tkun għadek ma ngħatajtx sodisfazzjon, tista' tressaq il-każ tiegħek quddiem l-awtorità nazzjonali kompetenti.

Tista' tikseb aktar informazzjoni hawnhekk:



<https://europa.eu/IFR84FF>