



## BANK CHARGES ON INTERNATIONAL Payments

The bank commissions on international transfers are very high.

We'd like to remind you that being a non-profit organization, APPN only keeps its association fee on the monthly contributions for its running expenses. Therefore, these commissions have to be entirely paid by the members.

**If you have a bank account in the Euro Zone, please contact us so we can settle a free monthly direct debit.** In case you don't have a bank account in the Euro Zone, you'll have to opt for a quarterly, 6-month or annual payment.

### Payment per credit card :

We have the possibility to offer you a credit card payment facility with the following cards: Visa and Mastercard. If you are interested, you have to communicate your credit card details to APPN (number / date of validity and cryptogram), either per phone, or per email in an attached document for security reasons.

**A bank commission of 1,6% is applied on the CC payments**

*The commission being quite law, we recommend this means of payment for any amount under 3 000 €.*

### Payment per bank transfer :

**You have to opt for "all bank charges at my cost" when doing the payment.**

We think the average cost turns around 50 € per bank transfer. In fact, there are three banks taking a commission:

- Your bank (you have to ask them how much they charge)
- An intermediary bank (commissions vary from 10 € up to 20 €) – your bank should know the cost
- The bank receiving the money (our bank takes 18 €)

*Since it is a fixed cost, the less transfers, the cheapest for you, so we recommend at least a six-month or annual payment.*

### Payment per Transferwise :

This means of payment has been recommended by many of our British members, who told us the commissions are very law. We don't know however if it works with all currencies.

*We recommend you check on their website if you can use their service.*

### An advantage is given to members paying on a yearly basis :

- 15 € of the bank charges refunded for members part of a Pilots association
- 30 € of the bank charges refunded for non-unionized members

**We recommend you to compare the different options, in order to reduce your costs as much as possible.**

**In any case, don't forget to specify your name and/or membership code when paying.**