

Press release European Consumer Centre Luxembourg

Luxembourg, 8 July 2024

How do I pay within the European Union?

In a world where digital payments predominate, it's essential to understand the rules and the costs associated with the different means of payment.

As the holiday season approaches, the ECC-Net, of which the European Consumer Centre (ECC) Luxembourg is part, has conducted a survey about payment methods in the European Union.

- **Paying by cards: how much does it cost?**

Since 2018, additional charges for payment by card, bank transfers or direct debit in euros have been forbidden. So there are no extra charges when you use your bankcard in the euro zone. Important: in European countries where the euro is not the national currency, you will be charged for conversion into the national currency.

Please note, if you have a card that uses a three-party payment procedure, you may be charged a fee when you pay with it.

- **Paiement par carte sans contact en Europe : des plafonds à 50 € dans 19 pays**

Au printemps 2020 et face à la crise du coronavirus, 19 pays européens, dont le Luxembourg, ont augmenté le plafond du paiement sans contact avec carte bancaire à 50 € par transaction.

Il y a néanmoins un maximum de 5 transactions successives par jour. Pour connaître vos limites de paiement sans contact, renseignez-vous auprès de votre banque.

- **Other key information**

To prevent money laundering and the financing of terrorism, the EU also limits the import and export of cash to €10,000. All travellers who wish to enter or leave the EU with €10,000 or more must complete a cash declaration form.

The CEC Luxembourg barely receives complaints about means of payment from consumers. The only exception is for car rental agencies, where it is usually necessary to use the same card for payment online and for picking up the vehicle. It is also quite common for rental agencies to refuse to accept debit cards. That's why it is important to check this point in the general rental conditions to avoid any problems.

Consumers living in Luxembourg can contact the ECC Luxembourg if they have any questions.

About us – www.cecluxembourg.lu

The European Consumer Centre GIE Luxemburg (ECC Luxembourg) is part of a network of 29 European Consumer Centres in the European Union, as well as in Iceland and Norway. The ECC-Net also cooperates with the International Consumer Centre in the UK. We inform consumers about European consumer law and assist them in the settlement of cross-border consumer matters.

Our services are free of charge. The ECC Luxembourg is financially supported by:



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Co-funded by the
European Union



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