

## Chapter 2

# Commission Implementing Regulation (EU) 2018/33

Article 15 Detail of interest earned on the  
account

(1) Payment service providers shall display in the table "Detail of interest earned on the account" the interest earned by the payment account holder during the period covered by the statement of fees, where applicable.

(2) Payment service providers shall replace "Account name" with the name of the relevant account, in bold.

(3) Payment service providers shall display the interest rate in the column "Interest rate" and as a percentage applied on an annual basis. If the interest rate changed during the relevant period, payment service providers shall list each interest rate that applied during each period on a separate line.

(4) Payment service providers shall display in the column "Interest" the interest earned by a payment account holder, expressed in the currency of the account, in bold, in the column "Interest". If the interest rate has changed during the period covered by the statement of fees, payment service providers shall show the interest earned by the payment account holder separately for each of the relevant periods, each on a separate line. Where interest rate is applicable but, for the specific period, it amounts to zero, payment service providers shall display "0" in the column "Interest".

(5) Where a particular account does not pay the interest because no interest is applicable to the account, payment service providers shall indicate it by words "interest not applicable", in lower case, left aligned, in the column "Interest".

(6) Payment service providers shall display in the row "Total interest earned" the resulting total amount of interest earned by the payment account holder during the period covered by the statement of fees, in bold.

(7) Where a particular account does not pay the interest because no interest is applicable to the account, and where the inclusion of such information is enabled or required by the Payment Accounts Regulations (SI 2015/2038), payment service providers shall indicate it by words "interest not applicable", in lower case, left aligned, in bold, in row "Total interest earned".