

**All consumers have the right
to a basic payment account
for receiving and making
payments.**

NOBODY

WITHOUT A

PAYMENT

ACCOUNT



NACIONALNI SVET
ZA PLAČILA

National Payments Council

What is a basic payment account?

A basic payment account is a type of payment account held at a bank or savings bank that is **equivalent to an “ordinary” transaction account**.

Who is it aimed at?

The basic payment account is for **consumers without a payment account who legally reside in the EU**, including:

- claimants of cash social assistance and/or the social security supplement,
- consumers with no fixed address,
- asylum-seekers,
- consumers whose residence permit has not been granted but whose expulsion is impossible for legal or factual reasons.

What does it allow me to do?

In line with legislation, the basic payment account allows for at least the following:

- opening, managing and closing a payment account,
- making cash deposits and withdrawals,
- receiving payments (wages, social security contributions, pensions, tax rebates, etc.),
- making payments with a payment card in Slovenia and the EU (including online payments),
- paying bills and settling debts in Slovenia and the EU (including direct debits and payments transactions to other parties).

How much does it cost?

The monthly fee for managing a basic payment account is capped at **€1.47 for claimants of cash social assistance and/or the social security supplement**, and €4.90 for other consumers.

Each year Banka Slovenije checks whether the maximum monthly fee for managing a basic payment account is appropriate. The current level of the fees is published on the Banka Slovenije website.



<https://www.bsi.si/en/services-for-individuals/the-right-to-a-basic-payment-account>

How do I apply to open a basic payment account?

Go to any bank or savings bank in Slovenia, and apply for a basic payment account.

You will need the following:

- a valid personal ID document (ID card, passport, residence permit in ID card form, asylum-seeker's ID card, etc.),
- your tax number,



https://www.fu.gov.si/en/life_events_individuals/obtaining_a_tax_identification_number_for_a_foreign_natural_person/

- a decision by a social work centre to award cash social assistance or the social security supplement (if applying for a basic payment account with the reduced monthly fee).

NB: An application to open a transaction account is not the same as an application to open a basic payment account. You therefore need to specifically apply to open a basic payment account.

Can the bank or savings bank refuse to open a basic payment account?

The opening of a basic payment account may be refused by the bank or savings bank:

- mandatorily, in the case of a breach of the law governing the prevention of money laundering and terrorist financing,
- optionally, if the consumer already holds a transaction account at any bank or savings bank in Slovenia,
- optionally, if during the last three years the consumer has breached their contractual obligations to the bank or savings bank with whom they wish to open the account.

In the event of refusing to open a basic payment account, the bank or savings bank must explain their decision in writing, free-of-charge.

What happens if I am no longer using a basic payment account?

The bank or savings bank may automatically close a basic payment account if more than 24 months passes without a payment transaction being made in the account.

The bank or savings bank may also close a basic payment account if:

- the consumer no longer legally resides in the EU,

- the consumer subsequently opens a transaction account at that bank or savings bank, or at any other bank or savings bank,
- the account is used for unlawful purposes,
- the consumer provides inaccurate information to the bank or savings bank,
- the consumer breaches contractual obligations to the bank or savings bank,
- it is required to do so by the law governing the prevention of money laundering and terrorist financing.

When closing the basic payment account, the bank or savings bank must also notify you of the possibility of appeal.

Possibility of appeal

- Appeal to the bank or savings bank: it is required to answer within 15 working days,
- appeal within the framework of Alternative Dispute Resolution at the Bank Association of Slovenia,



<https://www.zbs-giz.si/en/adr/>

- appeal to Banka Slovenije.



<https://www.bsi.si/en/complaints-by-users-of-financial-services>

NOBODY WITHOUT A PAYMENT ACCOUNT

List of banks in Slovenia



<https://www.bsi.si/en/banking-supervision/register-of-supervised-entities?q%5bcategory%5d=1>

List of savings banks in Slovenia



<https://www.bsi.si/en/banking-supervision/register-of-supervised-entities?q%5bcategory%5d=3>

More information about the right to a basic payment account



<https://www.bsi.si/en/services-for-individuals/the-right-to-a-basic-payment-account>

More information about the National Payments Council



<https://www.bsi.si/en/payment-systems/national-payments-council>