

SCHEDULE 4

Prior general information for framework contracts

3. The following information about charges, interest and exchange rates—
 - (a) details of all charges payable by the payment service user to the payment service provider and, where applicable, a breakdown of the amounts of any charges;
 - (b) where relevant, details of the interest and exchange rates to be applied or, if reference interest and exchange rates are to be used, the method of calculating the actual interest and the relevant date and index or base for determining such reference interest or exchange rates;
 - (c) if agreed, the immediate application of changes in reference interest or exchange rates and information requirements relating to the changes in accordance with regulation 42(4).