



## BRAZILIAN AERONAUTICAL COMMISSION IN EUROPE

We remind that all payments made by this Commission have to comply with determinations of the EU Payment Directive Services (PSD2) updated in 2019. Among other things, it made the use of SHA\* mandatory as a tariff scheme for payments made within the European Economic Area.

Therefore, all payments to a bank located in the EEA\*\* will be made using the code SHA\*, instead of OUR\*.

The current regulation is available at: <http://www.legislation.gov.uk/uksi/2017/752/regulation/66/made>

Below is an excerpt from the text of the Directive on tariffs:

Reg.66 Charges - The Payment Services Regulations

(2) Where both the payer's and the payee's payment service providers, or the only payment service provider, in respect of a payment transaction are within the EEA, the respective payment service providers must ensure that:

- (a) the payee pays any charges levied by the payee's payment service provider; and
- (b) the payer pays any charges levied by the payer's payment service provider.

Additionally, we also provide the link to Barclays Bank, which provides more enlightening information on the subject:

<https://www.barclayscorporate.com/insights/regulations/psd2>

Thus, in compliance with the Regulatory Rules of the Financial System, as of November, CABE began to pay the fees charged by its bank (Banco do Brasil, London Branch), while contractors are bearing the costs charged by their banks.

Thanking you for your understanding, we make the Financial Department of this Commission available for further clarification by email to [chefedf@bace.org.br](mailto:chefedf@bace.org.br) or by telephone: +44 020 74403331/333/334/335/598.

\* Types of Charges:

- BEN – All charges will be for the account of the Beneficiary
- SHA – BB charges are for my account, charges of any other banks are for the account of the Beneficiary.
- OUR – All charges are for my account at BB

\*\* EEA Countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK. Disponível em: <https://www.gov.uk/eu-eea>