

# WHAT DO I NEED TO KNOW ABOUT THE ROUNDING RULE THAT WILL APPLY FROM 2025?

From 1 January 2025, all merchants will be obliged under the updated and amended Act on Introduction of Euro to round the final price of a basket of shopping to the nearest five cents when the customer pays in cash. The rounding rule is intended to reduce the number of one and two-cent coins in circulation, as they are rarely used for making payments and producing them is resource-intensive, but they are still needed for giving change. The rounding rule will make it unnecessary to produce more of them.

## THE ROUNDING RULE WILL APPLY:

- ➔ only to payments **in cash**, as card payments or amounts paid in a different way will not be rounded
- ➔ **only to the final price of the basket of shopping** as it is only the final price of the basket of shopping to be paid in cash that will be rounded and prices of individual items will not be rounded. When a customer is paying for only one item in cash, the price of that product is then the final price of the whole shopping basket and will be rounded at the till
- ➔ if a customer is paying partly in cash and partly by card, voucher or loyalty bonus points, in which case only the final price of the purchase will be rounded if that part is paid **in cash**
- ➔ if a customer gets a refund in cash for a product or service, in which case the amount will be rounded using the same principles as for purchases, whether or not the purchase was originally paid for by card, in cash or in some combination
- ➔ if the customer is getting a deposit for packaging returned **in cash**



## HOW WILL ROUNDING WORK?

If a customer pays in cash, the seller will round the final price of the basket of shopping at the cash till up or down to the nearest five cents. This means that the basket of shopping paid for in cash may be up to two cents cheaper or more expensive.

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Prices ending in **one, two, six** or **seven** cents will be rounded downwards.

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Prices ending in **three, four, eight** or **nine** cents will be rounded upwards.

### Example

- A shopping basket contains two items that are priced at 2.28 euros and 15.33 euros, and the customer wants to pay in cash. The prices of the individual items are not rounded or changed at all, but the total price of the basket of shopping is rounded at the cash till and it falls from 17.61 euros to 17.60 euros. If a card is used for payment, the total amount remains at 17.61 euros.
- If the shopping basket contains only one item at 2.28 euros and the customer wants to pay in cash, the price of the shopping basket is rounded to 2.30 euros at the till. If a card is used for payment, the amount to pay remains at 2.28 euros.

### Customers will still be able to pay with one and two-cent coins after the rounding rule has been introduced

One and two-cent coins will remain legal tender after the rounding rule has been introduced, and customers who want to can use them for payments and shopkeepers can issue them as change. When the rounding rule first comes in, it may inevitably happen that the change given to the customer includes one and two-cent coins. This will only happen for a time, because the number of one and two-cent coins in circulation will fall steadily after the introduction of the rule.

### Example

- A customer pays for a shopping basket costing 1.05 euros with a one-euro coin and a 10-cent coin. The shopkeeper has to give back five cents in change. If the shopkeeper does not have a five-cent coin, then two two-cent coins and one one-cent coin could be used instead.
- A customer pays for a shopping basket costing 1.05 euros with a one-euro coin and three two-cent coins, making a total of 1.06 euros. The shopkeeper should give back one cent in change. If the shopkeeper does not have a one-cent coin, then the shopkeeper and customer will have to reach an agreement. The customer might decide for example to pay by card so that there is no rounding rule, or they may waive the one cent in change, or the shopkeeper may agree to accept a smaller sum. If they cannot reach an agreement, then the purchase cannot be made.



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