

Current accounts at Bank Austria.

GOGREEN ACCOUNT.

An online account giving everyone the opportunity to help the environment - awarded the Austrian Environmental Certificate¹⁾.

Account maintenance fee (monthly price, debited at the end of each quarter)	in the first year EUR 0.00 instead of EUR 3.61 per month ²⁾
Includes the following items: Accounting entries requested online and automated accounting entries (except fees for foreign payment transactions), changes to or cancellation of standing orders via Internet Banking, electronic account statements, 1 debit card, Internet Banking incl. MobileBanking app, 24-hour ServiceLine.	
Service charge for transactions not executed online (debited immediately) For any accounting entry arising from SEPA credit transfers at the counter, SEPA credit transfers (incl. transfers to own account) using the Account Manager, cash withdrawals at the counter, cash deposits at the counter if a Cash Manager ³⁾ is available at the branch. For every change to or cancellation of a standing order at the counter. For account statements from the Account Manager.	EUR 3.89

ONLINE ACCOUNT.

Smart and great value for everyone at home on the net.

Account maintenance fee (monthly price, debited at the end of each quarter)	EUR 2.58
Includes the following items: Accounting entries requested online and automated accounting entries (except fees for foreign payment transactions), changes to or cancellation of standing orders via Internet Banking, electronic account statements, 1 debit card, Internet Banking incl. MobileBanking app, 24-hour ServiceLine.	
Service charge for transactions not executed online (debited immediately) For any accounting entry arising from SEPA credit transfers at the counter, SEPA credit transfers (incl. transfers to own account) using the Account Manager, cash withdrawals at the counter, cash deposits at the counter if a Cash Manager ³⁾ is available at the branch. For every change to or cancellation of a standing order at the counter. For account statements from the Account Manager.	EUR 3.89

RELAX ACCOUNT.

The fixed-price account for all who like it simple.

Account maintenance fee (monthly price, debited at the end of each quarter)	EUR 10.37
Includes the following items: All accounting entries (except fees for foreign payment transactions), changes to or cancellation of standing orders via Internet Banking and at the counter, electronic account statements, account statements from the Account Manager, 1 debit card, Internet Banking incl. MobileBanking app, 24-hour ServiceLine.	

Interest rates applied to Bank Austria current accounts	Interest rate
Credit interest rate	0.000% p.a.
Debit interest rate	11,5% p.a. ⁴⁾
Default interest rate (charged when the debit balance in the account has been declared due and payable)	Agreed debit interest rate + 3 percentage points

1) The "GoGreen Account" was awarded the Austrian Environmental Certificate by the Austrian Federal Ministry for Climate Protection, Environment, Energy, Mobility, Innovation and Technology because the projects financed through the deposits in this account take account of ecological and social criteria besides economic considerations. The Environmental Certificate is a guarantee that these criteria and their implementation are suitable for selecting specific projects. This was verified by an independent body. The award of the Austrian Environmental Certificate does not constitute any economic evaluation and is not an indicator for the financial product's future performance.

2) This offer is available to new customers until 31 December 2025 when opening a new account in conjunction with the conclusion of a 24You Online Banking Agreement. It is also available to persons wishing to switch from their MegaCard Account or Student Account to another account. These terms apply for one year as of the account opening date. Thereafter, the applicable standard account maintenance fee will be charged.

3) Cash Manager = a machine installed in the self-service zone which offers three functions: 1. Depositing notes and coins; 2. Withdrawing cash; 3. Purchasing credit for a prepaid mobile phone.

4) Interest rate adjustment clause: The debit interest rate is linked to the 3-month EURIBOR (= Euro Interbank Offered Rate/3 months), rounded to full 0.125%, plus a margin of 9 percentage points. The debit interest rate will be adjusted on 1 March, 1 June, 1 September and 1 December of each year. The interest rate will be determined on the basis of the 3-month EURIBOR applicable on the second bank business day prior to the relevant adjustment date. If the calculated debit interest rate is or becomes negative, a debit interest rate of 0.00001% p.a. is agreed for the interest settlement instead. The account holder therefore pays at least 0.00001% p.a. If the calculated debit interest rate subsequently becomes positive again, this will be used for the interest calculation.

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 **Bank Austria**
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