

As at 01 July 2018

Charges are based on market prices. All charges are net charges (VAT-free).

P - "Adjustment of prices charged for permanent services" - see page 5.

	%	Minimum charges
Bonds - stock exchange transactions		
Vienna stock exchange	0.70%	minimum EUR 23.00
Foreign stock exchanges plus third-party charges	0.70%	minimum EUR 63.00
	full amount	
Bonds - OTC transactions		
Austria	0.70%	minimum EUR 23.00
Foreign countries plus third-party charges	0.70%	minimum EUR 63.00
	full amount	
Bonds - subscription		
Agio, unless otherwise specified in the "Final Terms and Conditions" of the issue		
Bonds - exercising options, acceptance of repurchase offer, cash compensation		
Austrian issuer	0.70%	minimum EUR 23.00
Foreign issuer plus third-party charges	0.70%	minimum EUR 63.00
	full amount	
Shares, investment funds, warrants, certificates, other securities		
stock exchange transactions purchase/sale		
Vienna stock exchange	0.90%	minimum EUR 23.00
Foreign stock exchanges plus third-party charges	1.10%	minimum EUR 63.00
	full amount	
OTC transactions purchase/sale		
Austria	0.90%	minimum EUR 23.00
Foreign countries plus third-party charges	1.10%	minimum EUR 63.00
	full amount	
Shares, investment funds, warrants, certificates, other securities		
subscription		
the same as buying charges unless otherwise announced		
exercising options, acceptance of repurchase offer, cash compensation		
Austrian issuer	0.90%	minimum EUR 23.00
Foreign issuer plus third-party charges	1.10%	minimum EUR 63.00
	full amount	
Buying / selling subscription rights (Vienna stock exchanges)	0.90%	no minimum
Buying / selling subscription rights (foreign stock exchanges) plus third-party charges	1.10%	no minimum
	full amount	
Liquidation payments	0.40%	minimum EUR 7.27
Mutual fund certificates - subscription / switching	Fee in the amount of the sale charge according to the prospectus	no minimum
Mutual fund certificates - redemption / switching		
Amundi Group ⁴ and Real Invest funds	0.75%	minimum EUR 23.50
Austrian funds	0.75%	minimum EUR 38.50
Foreign funds	0.75%	minimum EUR 64.50
OnlineBanking, TelefonBanking, BusinessNet – buying / selling		
Terms and Conditions for Securities Trading via the Internet and TelefonBanking at a Glance		
Brokerage		
Terms and Conditions for Securities Trading via Brokerage Service.		
Foreign exchange commission	0.30%	minimum EUR 4.00

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As at 01 July 2018

Continuation

	Custody in Austria		Custody abroad	
	Collective custody	Individual custody		
V - 20 % VAT added P - "Adjustment of prices charged for permanent services" - see page 5.				
Depositing of physical securities per position plus third-party charges Lump-sum charge for mailing and insurance S.W.I.F.T. charge	free of charge		free of charge	
			EUR 25.00	V
			EUR 20.50	V
			EUR 7.27	V
Delivery of securities per position plus third-party charges Lump-sum charge for mailing and insurance S.W.I.F.T. charge	EUR 17,53	V P	EUR 39,48	V P
	full amount	V	full amount	V
	EUR 20.50	V	EUR 20.50	V
			EUR 7.27	V
Additions to securities accounts from other institutions plus third-party charges	free of charge		free of charge	
		full amount V	full amount	V
Transfer of securities between securities accounts held at Bank Austria per position	free of charge		free of charge	
Transfer of securities to other institutions per position				
Transfer to Austrian institution	EUR 13.10	V P	EUR 29.07	V P
Transfer to foreign institution	EUR 13.10	V P	EUR 29.07	V P
plus third-party charges (Austrian and foreign institution)			EUR 30,00	V
Change of depository at customer's request per position			EUR 55.00	V
	Austrian issuer		Foreign issuer	
Collection of coupon and redemption proceeds / securities held in securities account plus third-party charges	free of charge		0.25%, min. EUR 1.45	V P
			full amount	V
Transfer of coupon and redemption proceeds to other credit institutions Foreign exchange commission for conversions Charges for international transfers	EUR 3.63		EUR 3.63	
	full amount		full amount	
	full amount		full amount	
Collection of coupon and redemption proceeds / physical securities Mailing and insurance costs charged by OeKB plus third-party charges	free of charge		2 % of proceeds	V
			min. EUR 60.00	V
			max. EUR 500.00	V
			full amount	V
			full amount	V
Obtaining and exchange of coupon sheet / physical securities Bank Austria is principal paying agent Bank Austria is not principal paying agent Mailing and insurance charges plus third-party charges	free of charge			
	EUR 0.73 per sheet		minimum EUR 7.27	V
			full amount	V
			full amount	V
Examination of physical securities	EUR 150.00	V	EUR 300.00	V
Obtaining of voting cards per card (if the company concerned does not bear the expenses) plus third-party charges	EUR 7.24	V P	EUR 36.22	V P
			full amount	V
Information on income			EUR 4.38	V P
Extended tax reporting			EUR 25.00	V P
Shifting from KESt/EU-QuSt-free to KESt/EU-QuSt-liable status and vice versa charge per position			EUR 4.38	V P
Tax office confirmation per deposit confirmation or withdrawal advice			EUR 8.76	V P
Rate per hour for additional separate services			EUR 102.00	V

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Continuation
Maintenance of securities accounts

From 31 March 2001 charges for the maintenance of securities accounts and for WertpapierPlan (Securities Investment Plan) management have been debited on a quarterly basis (1/4 of annual charge) in arrears, based on the market value as at the end of each quarter.

V - 20 % VAT added.

P - "Adjustment of prices charged for permanent services" - see page 5.

	Bank Austria /group issues ¹		Other issues	
Maintenance of securities accounts				
Collective custody	0.235%	V P		
Other issues (Austrian issuers)			0.25%	V P
Other issues (foreign issuers)			0.50%	V P
Individual custody	0.50%	V P	0.50%	V P
Custody abroad	0.50%	V P	0.50%	V P
Bank Austria 'Kassenobligation' (short-term notes)	free of charge			
Amundi Group fund certificates	0.235%	V P		
Minimum charges per year				
per securities position			EUR 3.92	V P
per securities account			EUR 26.28	V P
Management fee for securities accounts opened at Bank Austria prior to 30 June 2002				
Collective custody	0.235%	V P		
Other issues (Austrian issuers)			0.25%	V P
Other issues (foreign issuers)			0.50%	V P
Individual custody	0.41%	V P	0.50%	V P
Custody abroad				
in EUR	0,30%	V P	0.50%	V P
in other currencies	0.50%	V P	0.50%	V P
Bank Austria 'Kassenobligation' (short-term notes)	free of charge			
Amundi Group fund certificates	0.235%	V P		
Minimum charges per year				
per securities position			EUR 3.92	V P
per identified securities account			EUR 26.28	V P
per anonymous securities account and numbered account			EUR 43.88	V P
WertpapierPlan (Securities Investment Plan) -management				
Management fee p.a.	0.235%, minimum EUR 4.20			V P
Management fee p.a. for WertpapierPlan-accounts opened prior to 19 Sep 2005	0.18%, minimum EUR 4.20			V P
For statement of securities held under a WertpapierPlan	Free of charge			
'PensionsrückstellungsService'				
Service fee per quarter	EUR 7.50			V P
Provision of additional securities account statements				
per securities account by standing order as at end of month	EUR 10.00			V
per securities account, as at a date other than end of month	per position EUR 1.50	minimum EUR 15.00		V
per securities account, as at a back date	per position EUR 1.50	minimum EUR 15.00		V
Copies of lists of securities held in securities account				
8 quarters back	per order and securities account	EUR 10.00		V
more than 8 quarters back	per order and securities account	EUR 15.00		V
more than 8 quarters back	plus for each copied page	EUR 1.00		V

Continuation
¹ Bond issues of UniCredit Bank Austria AG and Bank Austria Wohnbaubank AG, Real estate securities of CA Immobilien Anlagen AG and Bank Austria Real Invest GmbH; Amundi Group fund certificates.

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V - 20 % VAT added

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	%	Minimum charges
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Recording fee for blockings	EUR 70.00	V
Estates, requests for information on cash value	per position EUR 2.00 minimum EUR 15.00	V

"Bank Austria ErfolgsAnlage" - premature redemption - discount BA-CA Kassenobligation (short-term notes) (BA-Kassenobligation, CA-Kassenobligation)	0.75%	no minimum
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VermögensManagement 5Invest	Transaction fee for each deposits ¹ V	Management fee p.a. based on total value of portfolio V	
		Flat-rate fee model ²	Performance fee model(basic rate) ³
Conservative	1.00%	0.70%	0.60%
Traditional	1.50%	0.95%	0.75%
Balanced	2.00%	1.20%	0.90%
Dynamic	2.50%	1.45%	1.05%
Progressive	3.00%	1.70%	1.20%
	no minimum	minimum EUR 350.00 p.a.	

Vermögensmanagement Premium	Transaction fee for each deposits ¹ V	Management fee p.a. based on total value of portfolio ² V
Traditional	1.50%	0.90%
Balanced	2.00%	1.10%
Dynamic	2.50%	1.30%
	no minimum	minimum EUR 350.00 p.a.

Securities settlement accounts

Charges are computed and debited on a quarterly basis

	Residents	Non-residents
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Account maintenance		
Numbered account	EUR 189.68 p.a. P	EUR 263.51 p.a. P
Numbered account for VermögensManagement 5Invest, Brokerage	EUR 131.76 p.a. P	EUR 131.76 p.a. P
Cash account pertaining to securities account	EUR 53.28 p.a. P	
Cash account for brokerage service	free of charge	

Maintenance of accounts opened prior to 18 May 2002 at Bank Austria		
Numbered account	EUR 95.70 p.a. P	EUR 143.57 p.a. P
Settlement account for securities account	free of charge	
Securities saving - account maintenance commission	EUR 17.80 p.a. P	

Maintenance of accounts opened prior to 10 August 2002 at Creditanstalt		
Numbered account	EUR 143,57 p.a. P	EUR 239,31 p.a. P
Cash account pertaining to securities account	EUR 53,28 p.a. P	
Cash account pertaining to anonymous securities account ("EKG")	EUR 32.70 p.a. P	

¹ Each deposit made to the settlement account used for the VermögensManagement 5Invest / Vermögensmanagement Premium portfolio is subject to a transaction fee. The fee is due and payable at the start of the month following the deposit.

² The Comprehensive Management Fee is based on the total value of the portfolio (including cash balances) at the end of the respective month. The mean value of these monthly totals serves as the basis of calculation for the Comprehensive Management Fee, which is debited on a quarterly pro-rata basis in arrears.

³ Under the performance-based model, the Comprehensive Management Fee is comprised of a fixed base rate and a performance-linked rate (= +20 % which exceeds the base level of performance). The base rate is determined using the total value of the portfolio (including cash balances) at the end of the respective month. The mean value of these monthly totals serves as the basis of calculation for the base rate, which is debited on a quarterly pro-rata basis in arrears.

As at 01 July 2018

The following clause applies to all prices marked "P":

"Adjustment of charges to customers for permanent services other than payment services"

Charges for services performed by the bank on a permanent or recurrent basis under a contractual relationship with a customer (permanent services) are each year adjusted (increased or reduced) with effect from 1. April of each calendar year in line with changes in the Austrian Consumer Price Index 2000 (CPI 2000) published by Statistik Austria or in the index replacing the Consumer Price Index.

The adjustment is made by comparing the index level of the month of December preceding the adjustment with the index level which is decisive for the most recent adjustment and making the adjustment in the ratio determined by such comparison, with the figure in ease case being rounded off in the nearest cent. If the CPI 2000 rises, the bank may decide not to adjust the charges for its services. In such a case the bank does not waive the right to increase the charges for its services in subsequent years. Adjustments of charges are made no earlier than after two months following the conclusion of a contract.

Note:

The above adjustment clause will be applied if such application has been agreed on the basis of contracts or terms and conditions. Such adjustment of charges will not apply to charges agreed in contracts on payment services.

The most recent adjustment of charges for permanent services was performed as of April 1, 2017.