

As at 01. April 2024

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
<b>Bonds - stock exchange transactions</b>		
Vienna stock exchange	0.70%	minimum EUR 23.00
Foreign stock exchanges plus third-party charges	0.70%	minimum EUR 63.00
	full amount	
<b>Bonds - OTC transactions</b>		
systematic internaliser UniCredit Bank AG	0,70%	minimum EUR 8,00
Austria	0.70%	minimum EUR 23.00
Foreign countries plus third-party charges	0.70%	minimum EUR 63.00
	full amount	
<b>Bonds - subscription</b>		
Agio, unless otherwise specified in the "Final Terms and Conditions" of the issue		
<b>Bonds - exercising options, acceptance of repurchase offer, cash compensation</b>		
Austrian issuer	0.70%	minimum EUR 23.00
Foreign issuer plus third-party charges	0.70%	minimum EUR 63.00
	full amount	
<b>Shares, investment funds, warrants, certificates , other securities</b>		
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		
systematic internaliser UniCredit Bank AG	0,70%	minimum EUR 8,00
Austria	0.90%	minimum EUR 23,00
Foreign countries plus third-party charges	1,10%	minimum EUR 63,00
	full amount	
<b>Shares, investment funds, warrants, certificates, other securities</b>		
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	
<b>Liquidation payments</b>	0.40%	P minimum EUR 7.27
<b>Mutual fund certificates - subscription / switching</b>		
	Fee in the amount of the sale charge according to the prospectus	no minimum
<b>Mutual fund certificates - redemption / switching</b>		
Amundi Group <sup>1</sup> and Real Invest funds	0.75%	minimum EUR 23.50
onemarktes funds	0,75%	minimum EUR 23,50
Austrian funds	0.75%	minimum EUR 38.50
Foreign funds	0.75%	minimum EUR 64.50
<b>OnlineBanking, TelefonBanking, BusinessNet – buying / selling</b>		
Terms and Conditions for Securities Trading via the Internet and TelefonBanking at a Glance		
<b>Foreign exchange commission</b>	0.30%	minimum EUR 4.00

Translation for information purposes only, the German wording being authentic!

As at 01. April 2024

V - 20 % VAT added P - "Adjustment of prices charged for permanent services" - see page 5.	Custody in Austria		Custody abroad	
	Collective custody	Individual custody		
<b>Depositing of physical securities</b> 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
<b>Delivery of securities</b> 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
<b>Additions to securities accounts from other institutions</b> plus third-party charges	free of charge		free of charge	
	full amount	V	full amount	V
<b>Transfer of securities between securities accounts held at Bank Austria</b> per position	free of charge		free of charge	
<b>Transfer of securities to other institutions</b> per position				
Transfer to <b>Austrian</b> institution	EUR 13.10	V P	EUR 29.07	V P
Transfer to <b>foreign</b> institution	EUR 13.10	V P	EUR 29.07	V P
plus third-party charges (Austrian and foreign institution)			EUR 30,00	V
<b>Change of depository at customer's request</b> per position			EUR 55.00	V
	Austrian issuer		Foreign issuer	
<b>Collection of coupon and redemption proceeds / securities held in securities account</b> plus third-party charges	free of charge		0.25%, min. EUR 1.45	V P
			full amount	V
<b>Transfer of coupon and redemption proceeds to other credit institutions</b> Foreign exchange commission for conversions Charges for international transfers	EUR 3.63		EUR 3.63	
	full amount		full amount	
	full amount		full amount	
<b>Collection of coupon and redemption proceeds / physical securities</b>  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
<b>Obtaining and exchange of coupon sheet / physical securities</b> Bank Austria is principal paying agent Bank Austria is <b>not</b> principal paying agent Mailing and insurance charges plus third-party charges	free of charge		minimum EUR 7.27	V
	EUR 0.73 per sheet		full amount	V
			full amount	V
<b>Examination of physical securities</b>	EUR 150.00	V	EUR 300.00	V
<b>Registration for the general meeting</b> plus third-party charges	EUR 7,24	V P	EUR 36,22	V P
			full amount	V
<b>Registration/cancellation of shareholder in the share register of the issuer</b> third-party charges	full amount		full amount	V
<b>Information on income</b>			EUR 4.38	V P
<b>Income Statement for customers taxable outside of Austria</b> per anno			EUR 150.00	V P
<b>Foundation report</b> per anno			EUR 500.00	V P
<b>Shifting from KESt/EU-QuSt-free to KESt/EU-QuSt-liable status and vice versa</b> charge per position			EUR 4.38	V P
<b>Tax office confirmation</b> per deposit confirmation or withdrawal advice			EUR 8.76	V P

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As at 01. April 2024

**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 <sup>1</sup>		Other issues	
<b>Maintenance of securities accounts</b>				
Collective custody	0.235%	VP		
Other issues (Austrian issuers)			0.25%	VP
Other issues (foreign issuers)			0.50%	VP
Individual custody	0.50%	VP	0.50%	VP
Custody abroad	0.50%	VP	0.50%	VP
Bank Austria 'Kassenobligation' (short-term notes)	free of charge			
Amundi Group fund certificates	0.235%	VP		
onemarkets funds	0,235%	VP		
Minimum charges per year				
per securities position			EUR 3.92	VP
per securities account			EUR 26.28	VP
segregated account by customer request (per depository account)			EUR 1.500,00	VP
<b>Management fee for securities accounts opened at Bank Austria prior to 30 June 2002</b>				
Collective custody	0.235%	VP		
Other issues (Austrian issuers)			0.25%	VP
Other issues (foreign issuers)			0.50%	VP
Individual custody	0.41%	VP	0.50%	VP
Custody abroad				
in EUR	0,30%	VP	0.50%	VP
in other currencies	0.50%	VP	0.50%	VP
Bank Austria 'Kassenobligation' (short-term notes)	free of charge			
Amundi Group fund certificates	0.235%	VP		
onemarkets funds	0,235%	VP		
Minimum charges per year				
per securities position			EUR 3.92	VP
per identified securities account			EUR 26.28	VP
per anonymous securities account and numbered account			EUR 43.88	VP
segregated account by customer request (per depository account)			EUR 1.500,00	VP
<b>WertpapierPlan (Securities Investment Plan) -management</b>				
Management fee p.a.	0.235%, minimum EUR 4.20			VP
Management fee p.a. for WertpapierPlan-accounts opened prior to 19 Sep 2005	0.18%, minimum EUR 4.20			VP
For statement of securities held under a WertpapierPlan	Free of charge			
<b>'PensionsrückstellungsService'</b>				
Service fee per quarter	EUR 7.50			VP

<sup>1</sup> 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.

As at 01. April 2024

<b>Provision of additional securities account statements</b>			
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

V - 20 % VAT added

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

	%	Minimum charges
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<b>Copies of lists of securities held in securities account</b>			
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

<b>Block</b> (reimbursement of expenses for bank activities)			
<ul style="list-style-type: none"> <li>• <b>due to seizure or pledge in favour of third party</b> (cleared at the end of the quarter for active block)</li> <li>• <b>in case of death of the customer</b> (cleared at the end of the quarter for active block)</li> <li>• <b>due to court order</b> (cleared at the end of the quarter for active block)</li> </ul>		EUR 17.50 per quarter	V
		EUR 17.50 per quarter	V
		EUR 17.50 per quarter	V
<b>Estates, requests for information on cash value</b>		per position EUR 2.00 minimum EUR 15.00	V

<b>"Bank Austria ErfolgsAnlage"</b> - premature redemption - discount BA-CA Kassenobligation (short-term notes) (BA-Kassenobligation, CA-Kassenobligation)	0.75%	no minimum
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<b>VermögensManagement 5Invest</b>	Transaction fee for each deposits <sup>1</sup>	V	Management fee p.a. based on total value of portfolio	V
			Flat-rate fee model <sup>2</sup>	Performance fee model(basic rate) <sup>3</sup>
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.	

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

As at 01. April 2024

**Securities settlement accounts**

Charges are computed and debited on a quarterly basis

	Residents	Non-residents
<b>Account maintenance</b>		
Numbered account	EUR 241.20 p.a. <b>P</b>	EUR 334.80 p.a. <b>P</b>
Numbered account for VM, 5Invest, Brokerage	EUR 235.80 p.a. <b>P</b>	EUR 235.80 p.a. <b>P</b>
Cash account pertaining to securities account		EUR 60.84 p.a. <b>P</b>
<b>Maintenance of accounts opened prior to 18 May 2002 at Bank Austria</b>		
Numbered account	EUR 121.56 p.a. <b>P</b>	EUR 182.40 p.a. <b>P</b>
Settlement account for securities account		free of charge
Securities saving - account maintenance commission		EUR 17.80 p.a. <b>P</b>
<b>Maintenance of accounts opened prior to 10 August 2002 at Creditanstalt</b>		
Numbered account	EUR 182.40 p.a. <b>P</b>	EUR 304.08 p.a. <b>P</b>
Cash account pertaining to securities account		EUR 60.84 p.a. <b>P</b>
Cash account pertaining to anonymous securities account ("EKG")		EUR 32.70 p.a. <b>P</b>

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

**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.