

SALARY ACCOUNTS / PENSION ACCOUNTS

(Accounts are balanced retrospectively on a quarterly basis.)

PRICE IN EUR

Relax Account

Fee for maintaining the account per quarter

(debited at the end of each quarter, equivalent to EUR 8,16 per month)

includes:

- all accounting entries arising from
 - Incoming credit transfer
 - SEPA credit transfers via Online banking / paper-based at the account manager / service manager
 - SEPA credit transfers at the counter / via SmartBanking
 - Standing orders, credit transfer orders and direct debits
 - Transactions with the Debit card in EUR
 - Cash withdrawals at the cashier's counter / at Bank Austria's ATMs
 - Cash deposits at the cashier's counter / at the cash manager
 - International credit transfers (except fees for international payments)
 - Accounting entries triggered by the bank (e.g. account maintenance fees, interest)
- Changes to and cancellation of standing orders via Online banking, SmartBanking and at the counter
- Electronic account statements
- Any numbers of self-service account statements
- 1 BankCard (Debit card)
- Online banking incl. MobileBanking app
- 24h ServiceLine

24.48 P

Online Account

Fee for maintaining the account per quarter

(debited at the end of each quarter, equivalent to 2,03 per month)

includes:

- Automated accounting entries requested online, arising from
 - Incoming credit transfer
 - SEPA credit transfers via Online banking
 - Standing orders, credit transfer orders and direct debit SEPA
 - Transactions with the Debit card in EUR
 - Cash withdrawals at Bank Austria's ATMs
 - Cash deposits at the cash manager
 - International credit transfers (except fees for international payments)
 - Accounting entries triggered by the bank (e.g. account maintenance fees, interest)
- Changes to and cancellation of standing orders via Online banking
- Electronic account statements
- 1 BankCard (Debit card)
- Online banking incl. MobileBanking app
- 24h ServiceLine

6.09 P

Service fee (immediate accounting entry)

- For each accounting entry arising from
 - SEPA credit transfers at the counter / via SmartBanking
 - SEPA credit transfers paper-based at the account manager / service manager
 - Cash withdrawals at the cashier's counter
 - Cash deposits at the cashier's counter if a cash manager is available in the branch
- Each change to and cancellation of a standing order at the counter and via SmartBanking
- Each self-service account statement at the account manager / service manager

3.06 P

SALARY ACCOUNTS / PENSION ACCOUNTS

(Accounts are balanced retrospectively on a quarterly basis)

PRICE IN EUR
GoGreen Account
Fee for maintaining the account per quarter

(debited at the end of each quarter, equivalent to 2,98 per month)

includes:

- Automated accounting entries requested online, arising from
 - Incoming credit transfer
 - SEPA credit transfers via Online banking
 - Standing orders, credit transfer orders and direct debit SEPA
 - Transactions with the Debit card in EUR
 - Cash withdrawals at Bank Austria's ATMs
 - Cash deposits at the cash manager
 - International credit transfers (except fees for international payments)
 - Accounting entries triggered by the bank (e.g. account maintenance fees, interest)
- Changes to and cancellation of standing orders via Online banking
- Electronic account statements
- 1 BankCard (Debit card)
- Online banking incl. MobileBanking app
- 24h ServiceLine

8.94 P
Service fee (immediate accounting entry)

- For each accounting entry arising from
 - SEPA credit transfers at the counter / via SmartBanking
 - SEPA credit transfers paper-based at the account manager / service manager
 - Cash withdrawals at the cashier's counter
 - Cash deposits at the cashier's counter if a cash manager is available in the branch
- Each change to and cancellation of a standing order at the counter and via SmartBanking
- Each self-service account statement at the account manager / service manager

3.06 P

Applicable as of February 2021

INTEREST RATES SALARY ACCOUNTS / PENSION ACCOUNTS

INTEREST RATE

FOR ACCOUNT OPENINGS FROM 09.10.2014 TO INCL. 31.05.2015

Credit interest rate
Debit interest rate

**0.125 % p.a. (fix)
11.500 % p.a. (fix)**

Default interest rate (charged when the debit balance in the account has been declared due and payable)

**agreed debit interest rate +
3.000 percentage points p.a.**

FOR ACCOUNT OPENINGS FROM 01.06.2015

Credit interest rate
Debit interest rate

**0.000 % p.a. (fix)
6.500 % p.a. (variable)***

Default interest rate (charged when the debit balance in the account has been declared due and payable)

**agreed debit interest rate +
3.000 percentage points p.a.**

In case of an account product change the terms and conditions of the new account product are valid depending on the validity of the account product change.

***) 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 7 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, it is agreed that a debit interest rate of 0.00001% p.a. will be applied instead. This means that the account holder(s) will pay interest at the rate of at least 0.00001% p.a. If the calculated debit interest rate subsequently becomes positive again, the calculated debit interest rate will be applied.

Applicable as of February 2021

STUDENT ACCOUNT packages

(Accounts are balanced retrospectively on a quarterly basis)

PRICE IN EUR

Student Account

includes the following services:

- Fee for maintaining the account
- Any number of entries
- Electronic account statements
- Any number of self-service account statements
- Changes to and cancellation of standing orders via Online banking
- Changes to and cancellation of standing orders at the cashier's counter (immediate accounting entry)
- Competitive debit interest rate
- 1 BankCard (Debit card)
- 1 Online banking incl. MobileBanking app
- 1 TelefonBanking / SmartBanking
- 24h ServiceLine
- Free liability insurance (only for accounts opened before 12 February 2007)

free of charge

INTEREST RATES FOR ACCOUNT OPENINGS TO INCL. 31.5.2015

Credit interest rates

Debit interest rate

0.125 % p.a. (fix)

9.500 % p.a. (fix)

Default interest rate (charged when the debit balance in the account has been declared due and payable)

**agreed debit interest rate +
3.000 percentage points p.a.**

INTEREST RATES FOR ACCOUNT OPENINGS FROM 01.06.2015

Credit interest rates

Debit interest rate

0.125 % p.a. (fix)

7.000 % p.a. (fix)

Default interest rate (charged when the debit balance in the account has been declared due and payable)

**agreed debit interest rate +
3.000 percentage points p.a.**

INTEREST RATES FOR ACCOUNT OPENINGS FROM 01.02.2021

Credit interest rates

Debit interest rate

0.000 % p.a. (fix)

7.000 % p.a. (fix)

Default interest rate (charged when the debit balance in the account has been declared due and payable)

**agreed debit interest rate +
3.000 percentage points p.a.**

Student Accounts are available to students under the age of 30. Persons undergoing professional training as tax advisers, lawyers and doctors are eligible for a maximum of three years of such training. A Student Account whose holder has reached the age of 30 is automatically converted to a Online Account.

Applicable as of February 2021

YOUTH ACCOUNT packages

(Accounts are balanced retrospectively on a quarterly basis)

	PRICE IN EUR
<p>MegaCard Account</p> <p>includes the following services:</p> <ul style="list-style-type: none"> • Fee for maintaining the account • Any number of entries • Electronic account statements • Any number of self-service account statements • Any number of changes to and cancellation of standing orders • 1 MegaCard (Debit card) • 1 Online banking incl. MobileBanking app • 1 TelefonBanking / SmartBanking • 24h ServiceLine 	<p>free of charge</p>
<p><u>INTEREST RATES FOR ACCOUNT OPENINGS TO INCL. 31.5.2015</u></p>	
Credit interest rates	0.125 % p.a. (fix)
Debit interest rate	9.500 % p.a. (fix)
Default interest rate (charged when the debit balance in the account has been declared due and payable)	agreed debit interest rate + 3.000 percentage points p.a.
<p><u>INTEREST RATES FOR ACCOUNT OPENINGS FROM 01.06.2015</u></p>	
Credit interest rates	0.125 % p.a. (fix)
Debit interest rate	7.000 % p.a. (fix)
Default interest rate (charged when the debit balance in the account has been declared due and payable)	agreed debit interest rate + 3.000 percentage points p.a.
<p><u>INTEREST RATES FOR ACCOUNT OPENINGS FROM 01.07.2020</u></p>	
Credit interest rates	0.050 % p.a. (fix)
Debit interest rate	7.000 % p.a. (fix)
Default interest rate (charged when the debit balance in the account has been declared due and payable)	agreed debit interest rate + 3.000 percentage points p.a.

MegaCard Accounts are available to young people under the age of 20. A MegaCard Account whose holder has reached the age of 20 is automatically converted to a Online Account.

Applicable as of February 2021

YOUTH ACCOUNT packages

(Accounts are balanced retrospectively on a quarterly basis)

	PRICE IN EUR
<p><u>MegaCard Account 10-13</u></p> <p>includes the following services:</p> <ul style="list-style-type: none"> • Fee for maintaining the account • Any number of entries • Electronic account statements • Any number of self-service account statements • Any number of changes to and cancellation of standing orders • 1 MegaCard (Debit card) • 1 Online banking incl. MobileBanking app • 1 TelefonBanking / SmartBanking • 24h ServiceLine 	<p>free of charge</p>
<p><u>INTEREST RATE</u></p> <p>Credit interest rate</p>	<p>0.050 % p.a. (fix)</p>

MegaCard Accounts 10-13 are available to young people under the age of 14. A MegaCard Account whose holder has reached the age of 14 is automatically converted to a MegaCard-Account.

PERSONAL CURRENT ACCOUNTS

(Accounts are balanced retrospectively on a quarterly basis)

PRICE IN EUR

Fee for maintaining personal current accounts in EUR and foreign currency *)

Turnover dependent fee for maintaining the account

**0.03 % of total credits
or total debits, whichever
total is higher,
min. 18.75 P**

Account maintenance booking fee

Charged per transaction

Online banking	(debit and credit)	0.36 P
Storage media	(debit and credit)	0.45 P min. 1.37 P
In a collective order (per item)	(debit)	0.57 P min. 1.71 P
Individually executed transaction	(credit)	0.54 P
Individually executed transaction	(debit)	0.57 P
Cheque "due payment provided"	(credit)	1.20 P
Deposits / daily cash receipts	(credit)	7.35 P

Account maintenances booking fee

Charged per transaction

Account transaction initiated by the bank	(debit and credit)	0.54 P
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Minimum account maintenance booking fee charge per quarter

12.39 P

*) Charges in foreign currency are debited to the account on the respective due date, calculated at the exchange rate prevailing on 31 December of the previous year shown on the website of OeNB "Referenzkurse der EZB-Teil 2"

All self-service account statements and/or electronic account statements

free of charge

INTEREST RATES FOR PERSONAL CURRENT ACCOUNTS IN EUR FOR ACCOUNT OPENINGS TO INCL. 31.1.2021

Credit interest rate	0.125 % p.a. (fix)
Debit interest rate	11.500 % p.a. (fix)
Default interest rate (charged when the debit balance in the account has been declared due and payable)	agreed debit interest rate + 3.000 percentage points p.a.

INTEREST RATES FOR PERSONAL CURRENT ACCOUNTS IN EUR FOR ACCOUNT OPENINGS FROM 01.2.2021

Credit interest rate	0.000 % p.a. (fix)
Debit interest rate	11.500 % p.a. (fix)
Default interest rate (charged when the debit balance in the account has been declared due and payable)	agreed debit interest rate + 3.000 percentage points p.a.

Applicable as of February 2021

ACCOUNT INFORMATION (applicable to all EUR-accounts)

Additional account statements

• Periodical account statement (except MegaCard Account)	1.32	P
• Duplicate periodical statement (Requested account statement)	1.32	P
• Account statement issued upon occurrence of an entry (Requested account statement)	0.65	P
• Duplicate daily account statement (Requested account statement)	0.65	P
• Mailing of account statements and of separate images of payments	postage	

Permanent services (P):

Prices charged for services performed by the bank on a permanent or recurrent basis under a contractual relationship with a customer.

Please note our price lists for the following services:

“Display of terms and conditions for other prices charged for payment services for private and corporate customers (Division Commercial Banking)”

“Standard terms and conditions for international payment services for private and corporate customers (Division Commercial Banking)”

“Display of terms and conditions for service-, debit- and credit cards”