

Requested account statement	Periodical account statement	EUR 1.28
	Duplicate periodical account statement	EUR 1.28
	Mailing of account statement	Postage
Payments (excluding cards)		
Credit transfer		(included in package of services)
Incoming credit transfer		(included in package of services)
Standing order		(included in package of services)
Direct debit		(included in package of services)
Information on refusal		EUR 8.30
Cards and cash		
Providing a debit card	Service not available	
Cash deposit		(included in package of services)
Cash withdrawal	at the cashier's counter	(included in package of services)
Overdrafts and related services		
Arranged overdraft	Service not available	
Overrunning of overdraft facility	Debit interest rate	13.25 % p.a. (fix)

* 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".

Additional charges for foreign payments can be found in "Standard terms and conditions for international payment services for private and corporate customers (Division Commercial Banking)"