

PERMANENT SERVICES FOR PRIVATE CUSTOMERS
 (Accounts are balanced retrospectively on a quarterly basis.)

PRICE IN EUR

PerfectFit Account

Fee for maintaining the account per quarter

(debited at the end of each quarter
 includes:

- Accounting entries triggered by the bank (e.g. account maintenance fees, interest)
- Electronic account statement
- Any number of self-service account statements
- Changes to and cancellation of standing order via Online banking
- 1 BankCard (Debit card)
- Online banking incl. MobileBanking app
- 24h ServiceLine

15.51 P

Account maintenance booking fee (debited at the end of each quarter) for each accounting entry arising from

- Incoming credit transfer
- SEPA credit transfers via Online banking / paper-based at the account manager
- SEPA credit transfers at the counter / via SmartBanking
- Standing orders, credit transfer orders and direct debits
- Transactions with the Debit card in euros
- 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)

0.37 P

Additional service fees (immediate accounting entry)

- For each accounting entry arising from
 - SEPA credit transfers paper-based at the account manager
 - SEPA credit transfers at the counter / via SmartBanking
 - 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

1.94 P

permanent services (P):

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

ERFOLGSKONTO packages / PERMANENT SERVICES (P)

(Accounts are balanced retrospectively on a quarterly basis.)

PRICE IN EUR
ErfolgsKonto Gold

includes the following services:

- Account maintenance fee
- Any number of entries
- Any number of self-service account statements and/or electronic account statements
- Any number of changes to and cancellation of standing orders
- 1 BankCard (Debit card)
- 1 VISA Gold Card (with insurance cover)
- 1 Diners Club Gold Card or Golf Card
- 1 Online banking incl. MobileBanking App
- 1 TelefonBanking / SmartBanking
- 24h ServiceLine
- FinanceCheck
- 1 Bank Austria Ticketing
- Reduced processing fee for personal loans

64.62 P
ErfolgsKonto Premium

includes the following services:

- Account maintenance fee
- Any number of entries
- Any number of self-service account statements and/or electronic account statements
- Any number of changes to and cancellation of standing orders
- 1 BankCard (Debit card)
- 1 VISA Classic Card (with insurance cover)
- 1 Diners Club Classic Card
- 1 Online banking incl. MobileBanking App
- 1 TelefonBanking / SmartBanking
- 24h ServiceLine
- FinanceCheck
- 1 Bank Austria Ticketing

55.23 P

ERFOLGSKONTO packages / PERMANENT SERVICES (P)

(Accounts are balanced retrospectively on a quarterly basis)

PRICE IN EUR
ErfolgsKonto Plus

includes the following services:

- Account maintenance fee
- Any number of entries
- Any number of self-service account statements and/or electronic account statements
- Any number of changes to and cancellation of standing orders
- 1 BankCard (Debit card)
- 1 VISA Classic Card (without insurance cover) or
1 Bank Austria MasterCard (without insurance cover)
- 1 Online banking incl. MobileBanking App
- 1 TelefonBanking / SmartBanking
- 24h ServiceLine
- FinanceCheck
- 1 Bank Austria Ticketing

38.01 P
ErfolgsKonto

includes the following services:

- Account maintenance fee
- any number of incoming credit transfer
- electronic debit entries, e.g. standing orders, direct debits SEPA,
cash withdrawals and cashless payments using the Maestro service,
transfers in Online banking
- any number of self-service account statements and/or electronic account statements
- 1 BankCard (Debit card)
- 1 Online banking incl. MobileBanking App
- 1 TelefonBanking / SmartBanking
- 24h ServiceLine
- Changes to and cancellation of standing orders via Online banking
- Changes to and cancellation of standing orders at the cashier's desk
- all manual debit entries, e.g. cash withdrawals at cashier's desk, paper-based
transfers at the statement printer with transfer function, collective transfers,
securities transactions and international payment transactions via Online banking

21.72 P
free of charge
4.84 P
0.30 P
Account information

- Self-service account statement
- Periodical account statement
- Duplicate periodical statement (Requested account statement)
- Account statement issued upon occurrence of an entry
(Requested account statement)
- Duplicate daily account statement (Requested account statement)
- Mailing of account statements and of separate images of payments

free of charge
1.67 P
1.67 P
0.83 P
0.83 P
postage

PERMANENT SERVICES FOR PRIVATE CUSTOMERS	PRICE IN EUR	
<i>(Accounts are balanced retrospectively on a quarterly basis.)</i>		
<u>MODULKONTO</u>		
Account maintenance fee (account is balanced on a quarterly basis)	4.92	P
• Account for recipients of minimum pension		
• Salary / pension /personal accounts, and non-residents' accounts	11.85	P
<u>STANDARD PACKAGE</u>		
Account maintenance fee (account is balanced on a quarterly basis)		
• Pension account	7.02	P
• Salary / personal account	10.35	P
Accounting entries (charged on a quarterly basis)		
• Free up to	2.88	P
• Any additional accounting entry		0.48
		P
Standing orders / Direct debits		
Changes of and cancellation of standing	4.84	P
<u>FOREIGN CURRENCY ACCOUNT FOR PRIVATE CUSTOMERS</u>		
Account maintenance fee (account is balanced on a quarterly basis)	11.85	P
<small>Charges in foreign currencies 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"</small>		
Accounting entries	INCLUDED IN PRICE	
<u>OTHER SERVICES</u>		
Account statements		
• Any number of self-service account statements and/or electronic account statements	INCLUDED IN PRICE	
• Daily statement *)	per statement	1.95
(Requested account statement issued on days with account movements)		P
• Periodical statement *)	per statement	2.86
(Requested account statement issued at fixed dates for fixed periods)		P
*) incl. postage		
Club Bank Austria		
• with TelefonBanking / SmartBanking	7.89	P

permanent services (P):

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

PERMANENT SERVICES FOR PRIVATE CUSTOMERS (Accounts are balanced retrospectively on a quarterly basis.)	PRICE IN EUR
<u>CA-BASISKONTO</u>	7.98 P
<ul style="list-style-type: none"> • Account maintenance fee • 12 entries per quarter • Any number of credit entries • 1 BankCard (Debit card) • Any number of self-service account statements and/or electronic account statements • 1 Online banking incl. MobileBanking App 	
Account maintenance booking fee any additional entry	0.36 P
<u>Account maintenance fee for CA personal current accounts in EUR or foreign currency</u>	
<ul style="list-style-type: none"> • Account maintenance handling fee calculated on the basis of account turnover per commenced quarter 	0.030 % of total credits or total debits, whichever total is higher, min. 18.54 P
<u>Account maintenance booking fee</u> charged per account transaction	min. 16.14 P
Electronic transaction (debit and credit)	0.12 P
Transactions via data carrier (debit and credit)	0.22 P
	min. 0.66 P
Collective transfers (debit)	0.60 P
	min. 1.80 P
Individually executed transaction (credit)	0.70 P
Individually executed transaction (debit)	0.71 P
Cheque for crediting (cheques "due payment provided") (credit)	1.08 P
In-payment the day's takings (credit)	9.34 P
Account transaction initiated by the bank (debit and credit)	0.60 P
<u>Account information</u>	
<ul style="list-style-type: none"> • Any number of self-service account statements and/or electronic account statements 	free of charge
• Periodical account statement	1.67 P
• Duplicate periodical statement (Requested account statement)	1.67 P
• Account statement issued upon occurrence of an entry (Requested account statement)	0.83 P
• Duplicate daily account statement (Requested account statement)	0.83 P
• Mailing of account statement 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.

HISTORICAL INTEREST RATES ONLINE-, GOGREEN- AND RELAX- ACCOUNT INTEREST RATE

FOR ACCOUNT OPENINGS FROM 09.10.2014 TO INCL. 31.05.2015

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.

FOR ACCOUNT OPENINGS FROM 01.06.2015 TO INCL. 30.06.2021

Credit interest rate	0.000 % p.a. (fix)
Debit interest rate	10.75 % 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.

FOR ACCOUNT OPENINGS FROM 01.07.2021 TO INCL. 28.02.2023

Credit interest rate	0.000 % p.a. (fix)
Debit interest rate	9.000 % 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.

HISTORICAL INTEREST RATES STUDENT ACCOUNT INTEREST RATE

FOR ACCOUNT OPENINGS TO INCL. 31.5.2015

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.

FOR ACCOUNT OPENINGS FROM 01.06.2015 TO INCL. 31.01.2021

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.

FOR ACCOUNT OPENINGS FROM 01.02.2020 TO INCL. 30.06.2021

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.**

FOR ACCOUNT OPENINGS FROM 01.07.2021 TO INCL. 28.02.2023

Credit interest rate
Debit interest rate

0.000 % p.a. (fix)
9.000 % 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.**

HISTORICAL INTEREST RATES MEGACARD ACCOUNT

INTEREST RATE

FOR ACCOUNT OPENINGS TO INCL. 31.05.2015

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.

FOR ACCOUNT OPENINGS FROM 01.06.2015 TO INCL. 30.06.2020

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.

FOR ACCOUNT OPENINGS FROM 01.07.2020 TO INCL. 30.06.2021

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.

FOR ACCOUNT OPENINGS FROM 01.07.2021 TO INCL. 28.02.2023

Credit interest rate
Debit interest rate

0.000 % p.a. (fix)
9.000 % 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.

HISTORICAL INTEREST RATES PERSONAL CURRENT ACCOUNT

INTEREST RATE

FOR ACCOUNT OPENINGS TO INCL. 31.1.2021

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.

***) 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.

INDIVIDUAL SERVICES FOR COMMERCIAL CUSTOMERS

PRICE IN EUR

Starting from 1st of July 2021 terms and conditions for below listed business accounts are available in "DISPLAY OF TERMS AND CONDITIONS FOR DOMESTIC PAYMENTS AND ACCOUNT MAINTENANCE FOR CORPORATE ACCOUNTS AND ESCROW ACCOUNTS IN THE DIVISION COMMERCIAL BANKING".

CA-BUSINESS KONTO PLUS
ERFOLGSKONTO BUSINESS
ERFOLGSKONTO BUSINESS PLUS
BUSINESSKONTO PLUS