

Permanent services for private customers	Price in EUR		
PERFECTFIT ACCOUNT			
Account maintenance fee (debited at the end of each quarter) includes: <ul style="list-style-type: none"> – 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 	per quarter	P	16.41
Account maintenance booking fee (debited at the end of each quarter) for each accounting entry arising from <ul style="list-style-type: none"> – 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) 		P	0,39
Additional service fees (immediate accounting entry) for each accounting entry arising from <ul style="list-style-type: none"> – 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		P	2.00

Permanent services (P):

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

Accounts are balanced retrospectively on a quarterly basis.

Erfolgskonten packages / Permanent services	Price in EUR		
<p>ERFOLGSKONTO GOLD</p> <p>Package Fee (debited at the end of each quarter) includes:</p> <ul style="list-style-type: none"> – 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 <p>*Upon request, a Mastercard Platinum may be provided.</p>	per quarter	P	68.37
<p>ERFOLGSKONTO PREMIUM</p> <p>Package Fee (debited at the end of each quarter) includes:</p> <ul style="list-style-type: none"> – 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)* (From 10 December 2025 onwards, VISA Gold with insurance cover) – 1 Diners Club Classic Card – 1 Online banking incl. MobileBanking App – 1 TelefonBanking / SmartBanking – 24h ServiceLine – FinanceCheck – 1 Bank Austria Ticketing <p>*Upon request, a Mastercard Gold may be provided.</p>	per quarter	P	58.44

Permanent services (P):

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

Accounts are balanced retrospectively on a quarterly basis.

Erfolgskonten packages / Permanent services	Price in EUR		
<p>ERFOLGSKONTO PLUS</p> <p>Package Fee (debited at the end of each quarter) includes:</p> <ul style="list-style-type: none"> – 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 <p>*Upon request, a Mastercard Classic may be provided.</p>	per quarter	P	40.20
<p>ERFOLGSKONTO</p> <p>Package Fee (debited at the end of each quarter) includes:</p> <ul style="list-style-type: none"> – Account maintenance fee <ul style="list-style-type: none"> • 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 <p>Account information</p> <ul style="list-style-type: none"> – 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 	per quarter	P	22.98
			free of charge
		P	5.02
		P	0.32
			free of charge
		P	1.77
		P	1.77
		P	0.88
		P	0.88
			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.

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Permanent services for private costumers	Price in EUR		
MODULKONTO			
Account maintenance fee (account is balanced on a quarterly basis)			
– Account for recipients of minimum pension	per quarter	P	5.22
– Salary / pension /personal accounts, and non-residents' accounts	per quarter	P	12.54
STANDARD PACKAGE			
Account maintenance fee (account is balanced on a quarterly basis)			
– Pension account	per quarter	P	7.44
– Salary / personal account	per quarter	P	10.95
Accounting entries (charged on a quarterly basis)			
– Free up to		P	3.05
– Any additional accounting entry	per entry	P	0.51
Standing orders / Direct debits			
Changes of and cancellation of standing		P	5.02
FOREIGN CURRENCY ACCOUNT FOR PRIVATE CUSTOMERS			
Account maintenance fee (account is balanced on a quarterly basis)	per quarter	P	12.54
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"			
Buchungsposten			included in price
OTHER SERVICES			
Account statements			included in price
– Any number of self-service account statements and/or electronic account statements			
– Daily Statement (Requested account statement issued on days with account movements)	per statement	P	2.06
– Periodical statement (Requested account statement issued at fixed dates for fixed periods))	per statement	P	3.03
* incl. postage			
CLUB BANK AUSTRIA			
with TelefonBanking / SmartBanking		P	8.34
CA-BASISKONTO (account is balanced on a quarterly basis)			
– Account maintenance fee		P	8.43
– 12 Buchungen per quarter			
– alle Habenbuchungen			
– 1 BankCard (Debitkarte)			
– alle Selbstbedienungs-Kontoauszüge und/oder elektronische Kontoauszüge			
– 1 Internetbanking inkl. MobileBanking App			
Kontoführung Buchungsentgelt			
für jede weitere Buchung		P	0,38

Permanent services (P):

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

Accounts are balanced retrospectively on a quarterly basis.

Dauerleistungen für Verbraucher	Price in EUR
CA-PRIVAT-GIROKONTO in EURO or FOREIGN CURRENCY (account is balanced on a quarterly basis)	
Account maintenance handling fee calculated on the basis of account turnover per commenced quarter	P 0,030 % of total credits, whichever total is higher, min. 19.62
Account maintenance booking fee Charged per account transaction	P min. 17.07
Electronic transaction (debit and credit)	P 0.13
Transactions via data carrier (debit and credit)	P 0.23
	P min. 0.70
Collective transfers (debit)	P 0.63
	P min. 1.90
Individually executed transaction (credit)	P 0.74
Individually executed transaction (debit)	P 0.75
Cheque for crediting (cheques "due payment provided") (credit)	P 1.14
In-payment the day's takings (credit)	P 9.88
Account transaction initiated by the bank Umsatz (debit and credit)	P 0.63
Account information	
– Any number of self-service account statements and/or electronic account statements	free of charge
– Periodical account statement	P 1.77
– Duplicate periodical statement (Requested account statement)	P 1.77
– Account statement issued upon occurrence of an entry (Requested account statement)	P 0.88
– Duplicate daily account statement (Requested account statement)	P 0.88
– Mailing of account statement and of separate images of payments SB-Imagebelege	Briefporto

Permanent services (P):

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

Accounts are balanced retrospectively on a quarterly basis.

Historical interest rates ONLINE-, GOGREEN- UND 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 on accounts 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	9,00 % p.a. (variabel)*
Default interest rate on accounts 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 on accounts declared due and payable	agreed debit interest rate + 3.000 percentage points p.a.

Historical interest rates STUDENT ACCOUNT	Interest rate
<p>For account openings bis inkl. 31.05.2015</p> <p>Credit interest rate Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,125 % p.a. (fix) 9,500 % p.a. (fix)</p> <p>agreed debit interest rate + 3.000 percentage points p.a.</p>
<p>For account openings from 01.06.2015 bis inkl. 31.01.2021</p> <p>Credit interest rate Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,125 % p.a. (fix) 7,00 % p.a. (fix)</p> <p>agreed debit interest rate + 3.000 percentage points p.a.</p>
<p>For account openings from 01.02.2021 bis inkl. 30.06.2021</p> <p>Credit interest rate Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,000 % p.a. (fix) 7,000 % p.a. (fix)</p> <p>agreed debit interest rate + 3.000 percentage points p.a.</p>
<p>For account openings from 01.07.2021 bis inkl. 28.02.2023</p> <p>Credit interest rate Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,000 % p.a. (fix) 9,000 % p.a. (fix)</p> <p>agreed debit interest rate + 3.000 percentage points p.a.</p>
Historische Zinssätze MEGACARD-KONTO	Interest rate
<p>For account openings to incl. 31.05.2015</p> <p>Credit interest rate Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,125 % p.a. (fix) 9,500 % p.a. (fix)</p> <p>agreed debit interest rate + 3,000 percentage points p.a.</p>
<p>For account openings from 01.06.2015 to incl. 30.06.2020</p> <p>Credit interest rate Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,125 % p.a. (fix) 7,00 % p.a. (fix)</p> <p>agreed debit interest rate + 3,000 percentage points p.a.</p>
<p>For account openings from 01.07.2020 to incl. 30.06.2021</p> <p>Credit interest rate Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,000 % p.a. (fix) 7,000 % p.a. (fix)</p> <p>agreed debit interest rate + 3,000 percentage points p.a.</p>
<p>For account openings from 01.07.2021 to incl. 28.02.2023</p> <p>Credit interest rate Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,000 % p.a. (fix) 9,000 % p.a. (fix)</p> <p>agreed debit interest rate + 3,000 percentage points p.a.</p>

Historische Zinssätze PRIVATGIROKONTO	Interest rate
<p>For account openings to incl. 31.01.2021</p> <p>Credit interest rate</p> <p>Debit interest rate</p> <p>Default interest rate on accounts declared due and payable</p>	<p>0,125 % p.a. (fix)</p> <p>11,500 % p.a. (fix)</p> <p>vereinbarter Sollzinssatz + 3,000 Prozentpunkte p.a.</p>

***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 customer	Price in EUR
<p>Starting from 1st of July 2021 terms and conditions for below listed business accounts are available in bankaustria.at/en/legal-information-display.jsp in "Prices & Conditions" in „Corporate account/Escrow account“</p> <p>CA-BUSINESS KONTO PLUS ERFOLGSKONTO BUSINESS ERFOLGSKONTO BUSINESS PLUS BUSINESSKONTO PLUS</p>	