

**BASIC ACCOUNT IN EURO ONLY** (accounts are balanced in arrears on a quarterly basis) **PRICE IN EUR**
**Account maintenance fee** per quarter (debited at the end of each quarter)

Fee for maintaining the basic account:

20.00 P

Fee for maintaining the basic account for persons

who are in need of special protection in social or economic terms

10.00 P

includes:

- all accounting entries arising from
  - incoming credit transfer
  - credit transfers online / at the account manager (possible only within the EEA) \*
  - credit transfers at the counter (possible only within the EEA) \*
  - standing orders, sweep orders and direct debits
  - transactions with the Debit card in euros within the EEA
  - cash withdrawals at the cashier's counter / at Bank Austria's ATMs
  - cash deposits at the cashier's counter / at the cash manager
  - accounting entries triggered by the bank (e.g. account maintenance fees, charges and interest)
- Changes to and cancellation of standing orders via Online banking and at the counter
- Electronic account statements
- Account statements at the account manager
- 1 BankCard (Debit card)
- Online banking incl. MobileBanking app
- 24h ServiceLine
- Mastercard Identity Check

\* The bank will automatically apply the standard execution procedure for orders which were not given for execution on standard terms and conditions. This refers to instructions for charges to be debited on a non-standard basis, and to "urgent orders".

**Separate charges will be made for the following items:**

- Providing a BankCard (Debit card) for persons authorised to sign on the account 6.81 P
- Providing a BankCard (Debit card) for persons authorised to sign on the account limited to self-service terminals installed in Bank Austria branches 3.33 P

**The following services are not available:**

- International credit transfers outside the EEA
- Payments and cash withdrawals using the Debit card outside the EEA
- Overruns
- TelefonBanking / SmartBanking
- BusinessNet
- Credit card
- Settlement account for securities and financings
- Ticketing
- CashBack

**PERMANENT SERVICES (P):**

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

**INTEREST RATES BASIC ACCOUNT**
**Interest rate**

Credit interest rate

0.0 % p.a.

Debit interest rate (possible only through fees debited to the account)

11.5 % p.a. fix