

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, equivalent to 4,07 per month)

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

12.21 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 / service 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)

0.30 P

Additional service fees (immediate accounting entry)

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

1.53 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
50.85 P

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

ErfolgsKonto Premium
43,44 P

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

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

29.91 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

17.10 P
free of charge
3.80 P
0.24 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)

free of charge
1.32 P
1.32 P
0.65 P
0.65 P

- Mailing of account statements and of separate images of payments

postage

PERMANENT SERVICES FOR PRIVATE CUSTOMERS

PRICE IN EUR

(Accounts are balanced retrospectively on a quarterly basis.)

MODULKONTO

Account maintenance fee (account is balanced on a quarterly basis)

- Account for recipients of minimum pension
- Salary / pension / personal accounts, and non-residents' accounts

4.05 P

9.33 P

STANDARD PACKAGE

Account maintenance fee (account is balanced on a quarterly basis)

- Pension account
- Salary / personal account

5.82 P

8.16 P

Accounting entries (charged on a quarterly basis)

- Free up to
- Any additional accounting entry per entry

2.16 P

0.36 P

Standing orders / Direct debits

Changes of and cancellation of standing orders

3.80 P

FOREIGN CURRENCY ACCOUNT FOR PRIVATE CUSTOMERS

Account maintenance fee (account is balanced on a quarterly basis)

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"

9.33 P

Accounting entries

INCLUDED IN PRICE

OTHER SERVICES

Account statements

- Any number of self-service account statements and/or electronic account statements
- Daily statement *) per statement (issued on days with account movements)
- Periodical statement *) per statement (issued at fixed dates for fixed periods)

INCLUDED IN PRICE

1.61 P

2.36 P

*) incl. postage

Club Bank Austria

with TelefonBanking / SmartBanking

6.21 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
PRICE IN EUR

(Accounts are balanced retrospectively on a quarterly basis.)

CA-BASISKONTO
6.30 P

- 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

0.28 P
Account maintenance fee for CA personal current accounts in EUR or foreign currency

- 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. 14.58 P
Account maintenance booking fee charged per account transaction

min. 12.66 P

 Electronic transaction (debit and credit) **0.09 P**
 Transactions via data carrier (debit and credit) **0.17 P**

 Collective transfers (debit) **min. 0.53 P**
0.48 P
min. 1.44 P

 Individually executed transaction (credit) **0.56 P**
 Individually executed transaction (debit) **0.57 P**
 Cheque for crediting (cheques "due payment provided") (credit) **0.85 P**
 In-payment the day's takings (credit) **7.35 P**
 Account transaction initiated by the bank (debit and credit) **0.48 P**
Account information

- Any number of self-service account statements and/or electronic account statements **free of charge**
- Periodical account statement **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 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.

INDIVIDUAL SERVICES FOR COMMERCIAL CUSTOMERS	PRICE IN EUR
<p><u>CA-BUSINESSKONTO PLUS</u> per commenced quarter</p> <p>includes the following services:</p> <ul style="list-style-type: none"> • Account maintenance fee up to an account turnover of EUR 73,000.00 per quarter calculated on the basis of total credits or total debits, whichever total is higher • Accounting entries up to EUR 47.00 per quarter • 1 BankCard (Debit card) • 1 Bank Austria MasterCard • 1 Diners Club Card • Any number of changes to and cancellations of standing orders • 1 Online banking incl. MobileBanking App • 1 TelefonBanking / SmartBanking • Self-service and/or periodical account statements • More attractive interest rate on credit balances • Reduced processing fee for consumer and housing loans <p>charged if included turnover is exceeded maintenance</p> <p>any additional entry see “Display of Terms and Conditions for Domestic Payments and Account Maintenance for Private and Corporate Customers (Division Commercial Banking)”</p>	<p>104.55</p> <p>0.033 % Account</p> <p>handling fee on total credits or total debits whichever total is higher</p>
<p><u>ERFOLGSKONTO BUSINESS</u> per commenced quarter</p> <p>includes the following services:</p> <ul style="list-style-type: none"> • Account maintenance fee up to an account turnover of EUR 37,000.00 per quarter calculated on the basis of total credits or total debits, whichever total is higher • Accounting entries up to EUR 24.00 per quarter • 1 BankCard (Debit card) • Any number of changes to and cancellations of standing orders • 1 Online banking incl. MobileBanking App • 1 TelefonBanking / SmartBanking • Self-service and/or periodical account statements <p>charged if included account turnover amount is exceeded,</p> <p>any additional entry see “Display of Terms and Conditions for Domestic Payments and Account Maintenance for Private and Corporate Customers (Division Commercial Banking)”</p>	<p>56.37</p> <p>0.033 % Account</p> <p>maintenance handling fee on total credits or total debits whichever total is higher</p>

INDIVIDUAL SERVICES FOR COMMERCIAL CUSTOMERS	PRICE IN EUR
<p><u>ERFOLGSKONTO BUSINESS PLUS</u> per commenced quarter</p> <p>includes the following services:</p> <ul style="list-style-type: none"> • Account maintenance fee up to an account turnover of EUR 73,000.00 per quarter calculated on the basis of total credits or total debits, whichever total is higher • Accounting entries up to EUR 47.00 per quarter • Any number of changes to and cancellations of standing orders • 1 Online banking incl. MobileBanking App • 1 TelefonBanking / SmartBanking <p>Self-service and/or periodical account statements</p> <p>charged if included turnover amount is exceeded</p> <p>any additional entry see “Display of Terms and Conditions for Domestic Payments and Account Maintenance for Private and Corporate Customers (Division Commercial Banking)”</p>	<p>84.50</p> <p>0.033 % Account maintenance handling fee, on total credits or total debits, whichever total is higher</p>
<p><u>BUSINESS KONTO PLUS</u> per commenced quarter</p> <p>includes the following services:</p> <ul style="list-style-type: none"> • Account maintenance fee up to an account turnover of EUR 73,000.00 per quarter calculated on the basis of total credits or total debits, whichever total is higher • Accounting entries up to EUR 47.00 per quarter • 1 BankCard (Debit card) • 1 VISA Classic Card (with insurance cover) • 1 Diners Club Card • Any number of changes to and cancellations of standing orders • 1 Online banking incl. MobileBanking App • 1 TelefonBanking / SmartBanking • Self-service and/or periodical account statements • More attractive interest rate in credit balances • Reduced processing fee for consumer and housing loans • 1 Bank Austria Ticketing <p>charged if included account turnover is exceeded</p> <p>any additional entry see “Display of Terms and Conditions for Domestic Payments and Account Maintenance for Private and Corporate Customers (Division</p>	<p>106.60</p> <p>0.033 % Account maintenance handling fee on total credits or total debits, whichever total is higher</p>

Commercial Banking)”

Account closing

Balancing charges for Business Accounts **28.00**

Please take also a look at our price list:

„**DISPLAY OF TERMS AND CONDITIONS FOR OTHER PRICES CHARGED FOR PAYMENT SERVICES FOR PRIVATE AND CORPORATE CUSTOMERS (DIVISION COMMERCIAL BANKING)**“
“**DISPLAY OF TERMS AND CONDITIONS FOR SERVICE-, DEBIT- AND CREDIT CARDS**”