

Applicable as of February 2021

PERMANENT SERVICES
Price in EUR
PRICES FOR FREQUENTLY USED ACCOUNT MAINTENANCE FEE
Account maintenance fee for Personal Current Accounts in EUR and foreign currency

 Turnover dependent fee for maintaining the account for account transactions
0.03 % of total credits or total debits, whichever total is higher,
 per quarter

min.

18.75 P
Account maintenance booking fee (charged per entry)

 Individually executed transaction (credit)
 Individually executed transaction (debit)

0.54 P
0.57 P
Minimum account maintenance booking fee charge per quarter
12.39 P
Account information

 Price per account statement issued per day
 (Independently of the number of entries and sheets)

0.65 P

Issue of automatic duplicate daily statement (Requested account statement)

0.65 P

Periodical statement

1.32 P

Issue of automatic duplicate periodical statement (Requested account statement)

1.32 P

Mailing of account statements

postage

 Keeping account statements and correspondence available for
 collection at the bank counter

per quarter

28.50
Online banking incl. MobileBanking App
free of charge
TelefonBanking / SmartBanking (charged on a quarterly basis)

per month

1.88 P
**PRICES FOR FREQUENTLY USED PAYMENT SERVICES
CHARGED TO HOLDERS OF PERSONAL CURRENT ACCOUNTS**
Standing Orders involving Beneficiaries outside Austria:

Opening and maintenance (charge debited upon execution):

- The transfer meets the criteria of an "EU cross-border payment" ("EU-Binnenzahlung") at the time of execution.
- In other cases, in addition to the terms charged for other payments to beneficiaries abroad / from abroad

free of charge
1.70 P

Changes and cancellation of standing orders

3.80 P

Standing order (Change or cancellation)

3.80 P

INTEREST RATES PRIVATGIROKONTO IN EUR

	Interest rate
<u>INTEREST RATES FOR PERSONAL CURRENT ACCOUNTS IN EUR FOR ACCOUNT OPENINGS TO INCL. 31.1.2021</u>	
Credit interest rate	0.125 % p.a.
Debit interest rate	11.500 % p.a.
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.
<u>INTEREST RATES FOR PERSONAL CURRENT ACCOUNTS IN EUR FOR ACCOUNT OPENINGS FROM 01.2.2021</u>	
Credit interest rate	0.000 % 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.

PERMANENT SERVICES
PRICE IN EUR
PRICES FOR FREQUENTLY USED SECURITIES SERVICES
Safe custody fee for securities accounts opened after August 12, 2002:

Safe custody fee per year - per securities position	min.	3.92	P
- per securities account	min.	26.28	P

**Account maintenance fee of Numbered Accounts
(available for investment purposes only)**

Per quarter		65.87	P
-------------	--	--------------	---

**Collection of coupon and redemption proceeds /
securities kept in safe custody**

(if foreign paying agents are involved)	0.25% min.		
	+ third-party charges	1.45	P
		full amount	

The following clause applies to prices marked "P": for securities services
"Adjustment of charges to consumers for permanent services other than payment services".

Charges for services performed by the bank on a permanent or recurrent basis under a contractual relationship with a customer (permanent services) are each year adjusted (increased or reduced) with effect from 1 April of each calendar year in line with changes in the Austrian Consumer Price Index 2000 (CPI 2000) published by Statistik Austria or in the index replacing the Consumer Price Index. The adjustment is made by comparing the index level of the month of December preceding the adjustment with the index level which is decisive for the most recent adjustment and making the adjustment in the ratio determined by such comparison, with the figure in each case being rounded off to the nearest cent. If the CPI 2000 rises, the bank may decide not to adjust the charges for its services. In such a case the bank does not waive the right to increase the charges for its services in subsequent years. Adjustments of charges are made no earlier than after two months following the conclusion of a contract.

Note:

The above adjustment clause will be applied if such application has been agreed on the basis of contracts or terms and conditions. Such adjustment of charges will not apply to charges agreed in contracts on payment services.

The most recent adjustment of charges for permanent services was performed as of July 1, 2018.

permanent services for payment services (P):

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

If International Private Customers use services which are not listed in the "Price schedule for International Private Customers", the terms and conditions of the respective price schedules for "residents" are applicable.

INDIVIDUAL SERVICES
PRICE IN EUR
PRICES FOR FREQUENTLY USED ACCOUNT MAINTENANCE FEE SERVICES
Account maintenance fee of Numbered Accounts (available for investment purposes only)

Plus time needed, charged at the present general rate per hour		104.00
--	--	---------------

Account information

Confirmations (e.g. account balances, transactions), payment reminders	min.	26.00
---	-------------	--------------

Duplicate vouchers/voucher copy per item (from 10 vouchers the rate per hour will be applied)	per copy	11.50
--	-----------------	--------------

General rate per hour for work exceeding the normal time needed for account maintenance fee		104.00
--	--	---------------

Record-keeping fee for blockings "in favour of third party" (minimum 1 working hour)	min. max.	104.00 1040.00
---	----------------------	---------------------------

PRICES FOR FREQUENTLY USED PAYMENT SERVICES

Applicable as of February 2021

CHARGED TO HOLDERS OF PERSONAL CURRENT ACCOUNTS

Transfer order with forward value date (per execution)			10.40
Buying/selling commission for foreign banknotes	1.5 %	min.	6.30
Conversion charge "Perte" – For changing deposit currency into notes and vice versa in the same currency	1 %	min.	19.00
Information on non-execution for payment transaction			
• to the debit of the payer's account e.g. standing order, direct debits SEPA			8.30

Payments into/from an account
Personal Current Account in EUR for non-residents:

Cash deposit in EUR

EU cross-border payment

Additional cash fee (to the credit of other credit institution)

**free of charge
EUR 8.00**
Foreign currency accounts:

Cash withdrawal in Euro from own foreign currency account or

Cash deposit in Euro into own foreign currency account

**Flat Fee according
„Standard terms and
conditions for international
payment services for private
and corporate customers
(Division Commercial
Banking)“
and handling charge,
Booking fee depending on
the account product**
INDIVIDUAL SERVICES
PRICE IN EUR
PRICES FOR FREQUENTLY USED INTERNATIONAL PAYMENT SERVICES
EU cross-border payments (Cross border payments in EUR within the EU)

The following criteria have to be met:

- Currency: EUR
- No amount limit
- Indication of IBAN ("International Bank Account Number") and BIC ("Bank Identifier Code") of the beneficiary is obligatory. In the SEPA area the inclusion of the BIC does not affect execution of a SEPA payment.
- Cross-border payment within the EU member states and the EEA member states Iceland, Liechtenstein and Norway.
- No special instructions (e.g. „advice, „urgent“).
- Shared fees (applies only for credit transfer): Bank charges in Austria are borne by the payer and charges outside Austria by the beneficiary. Other fee options are not possible.

free of charge
Standard international transfers

For all foreign payments not complying with the cited criteria the following prices are charged

1. Charges payable for any foreign transaction

FLAT FEES

level	Amount in EUR or equivalent value		PRICE in EUR
	FROM	TO	
1	0.00	5,000.00	14.50
2	5,000.01	10,000.00	29.00
3	10,000.01	20,000.00	49.00
4	20,000.01	30,000.00	69.00
5	30,000.01	40,000.00	89.00
6	40,000.01	50,000.00	99.00
7	50,000.01	100,000.00	200.00
8	100,000.01	1,000,000.00	400.00
9	from 1,000,000.01		600.00

2. Charges in addition to point 1

Correspondent charges

Within the EU and EWR (only for EURO and EWR-currency) there are only shared bank charges possible. Divergent directives will be changed to that effect. (Except: Transfers between accounts held by the same customer within UniCredit Bank Austria AG). In all other cases: For orders "free of charge for the beneficiary":

level	Amount in EUR or equivalent value		PRICE in EUR
	FROM	TO	
1	0.00	5,000.00	14.50
2	5,000.01	10,000.00	29.00
3	10,000.01	20,000.00	49.00
4	20,000.01	30,000.00	69.00
5	30,000.01	40,000.00	89.00
6	from 40,000.01		99.00

INDIVIDUAL SERVICES

PRICE IN EUR

USD - CAD charges

Foreign-transactions in USD or CAD, transactions within the UNICredit Bank Austria AG are excepted

8.00

Coverage fee

To provide cover for outgoing payments in the form of credit transfers or cheques in a foreign currency which is not the legal tender in the recipient country (e.g. CHF transfer to Italy)

10.00

Handling charge

For paper-based orders of foreign-transactions (orders not submitted by means of Online banking, BusinessNet, TelefonBanking / SmartBanking, BusinessLine, data transmission channels or data media)

2.00

Urgent transfer fee

Charge for urgent transfers
Interest fee per day

15.50

10.00

Advice fee

- Charge for confirmation for forwarding agent
- Charge for confirmation for the beneficiary

25.00

Applicable as of February 2021

- Charge for confirmation for the originator (e.g. for SWIFT-copy)

PRICES FOR FREQUENTLY USED SECURITIES SERVICES
Purchase and sale
Fixed-income securities

Vienna stock exchange	0.70 %	min.	38.50
Bank Austria's own issues	0.70 %	min.	23.50
Bank Austria's own issues - subscription			free of charge, unless otherwise specified in the "Final Terms and Conditions" of the issue
Foreign stock exchanges	0.90 %	min.	86.00

Stocks and warrants

Vienna stock exchange	1.10 %	min.	38.50
Shares of Bayerische Hypo- und Vereinsbank AG	1.10 %	min.	23.50
UniCredit Bank Austria AG real estate securities (e. g. Immobilien-Gewinnschein A,B; CA -Immobilien Anlagen AG; Immotrust AG)	0.70 %	min.	23.50
Stock exchanges in the euro area, U.K., Sweden, Denmark	1.50 %	min.	86.00
US and Swiss stock exchanges	1.50 %	min.	125.00
Stock exchanges in other countries	2.00 %	min.	125.00

INDIVIDUAL SERVICES
PRICE IN EUR
Mutual fund certificates – purchase / switching

Mutual fund certificates - Austrian, International			sales charge as stated in prospectus no minimum
Mutual fund certificates - International with no sales charge	0.75 %		no minimum

Mutual fund certificates – sale / switching

Mutual fund certificates – Pioneer Investments	0.75 %	min.	23.50
Mutual fund certificates - Austria	0.75 %	min.	38.50

Applicable as of February 2021

Mutual fund certificates - International	0.75 %	min.	64.50
Conversion	0.3 %	commission	min. 4.00

20% VAT is added to the following prices for customers resident in EU

member states: Safe custody and securities plan administration fees are calculated and charged on a quarterly basis (one-quarter of the annual amount) in arrears on the basis of the market price ruling at the last day of the calendar quarter.

Safe custody fee for securities accounts opened after August 12, 2002:

Collective custody			
UniCredit Bank Austria AG own issues	0.235 %		
Third-party issues - Austria	0.25 %		
Third-party issues - International	0.50 %		
Individual custody	0.50 %		
Safe custody of securities held abroad	0.50 %		
Shares of Bayerische Hypo- und Vereinsbank AG			free of charge
Rate per hour charged for additional separate services			104.00
Fee for the settlement of estates			
correspondence, examination of documents, certificates, etc. (Minimum one man hour)			min. 104.00 max. 1040.00 (10 man hours)

If International Private Customers use services which are not listed in the "Price schedule for International Private Customers", the terms and conditions of the respective price schedules for "residents" are applicable.