

("Non-residents" are individuals who have their permanent residence or habitual domicile outside of Austria and do not stay in Austria for continuous periods of more than three months.)

Applicable as of July 1<sup>st</sup> 2024

**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. 23.85 P

**Account maintenance booking fee (charged per entry)**

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

0.68 P  
 0.71 P

**Minimum account maintenance booking fee charge per quarter**

15.75 P

**Account information**

Periodical account statement (except MegaCard Account)  
 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

1.67 P  
 1.67 P  
 0.83 P  
 0.83 P  
 postage

**Online banking incl. MobileBanking App**

free of charge

**TelefonBanking / SmartBanking (charged on a quarterly basis) per month**

2.19 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  
 Changes and cancellation of standing orders

free of charge

2.20  
 4.84 P

Standing order (Change or cancellation)

4.84 P

**INTEREST RATES PRIVATGIROKONTO IN EUR**
**Interest rate**

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**INTEREST RATES FOR PERSONAL CURRENT ACCOUNTS IN EUR  
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 RATES FOR PERSONAL CURRENT ACCOUNTS IN EUR  
FOR ACCOUNT OPENINGS FROM 01.2.2021**

Credit interest rate  
Debit interest rate

**0.000 % 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.**

**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. 4.11 P**

- per securities account

**min. 27.57 P**

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

Per quarter

**69.09 P**

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

(if foreign paying agents are involved)

**0.25% min.  
+ third-party charges**

**1.53 P  
full amount**

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**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, 2021.

**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.**

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Applicable as of July 1<sup>st</sup> 2024

**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

**128.00**
**PRICES FOR FREQUENTLY USED PAYMENT SERVICES  
 CHARGED TO HOLDERS OF PERSONAL CURRENT ACCOUNTS**

Transfer order with forward value date (per execution)

**12.70**

Buying/selling commission for foreign banknotes

**2.1 % min.**
**8.10**

 Conversion charge "Perte" – For changing deposit currency  
 into notes and vice versa in the same currency

**1.7 % min.**
**25.40**
**Information on non-execution**

of direct debit, standing order or credit transfer

**9.90**

- for the debit of the payer's account if the refusal to execute the transaction was justified

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

Cash deposit in EUR

EU cross-border payment

**free of charge**

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

**12.20**
**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**

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**Applicable as of July 1<sup>st</sup> 2024**
**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	<b>16.00</b>
2	5,000.01	10,000.00	<b>32.00</b>
3	10,000.01	20,000.00	<b>54.00</b>
4	20,000.01	30,000.00	<b>76.00</b>
5	30,000.01	40,000.00	<b>98.00</b>
6	40,000.01	50,000.00	<b>109.00</b>
7	50,000.01	100,000.00	<b>220.00</b>
8	100,000.01	1,000,000.00	<b>440.00</b>
9	from 1,000,000.01		<b>660.00</b>

**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	<b>16.00</b>
2	5,000.01	10,000.00	<b>32.00</b>
3	10,000.01	20,000.00	<b>54.00</b>
4	20,000.01	30,000.00	<b>76.00</b>
5	30,000.01	40,000.00	<b>98.00</b>
6	from 40,000.01		<b>109.00</b>

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INDIVIDUAL SERVICES	PRICE IN EUR
<b>USD - CAD charges</b> Foreign-transactions in USD or CAD, transactions within the UNICredit Bank Austria AG are excepted	<b>8.00</b>
<b>Coverage fee</b> 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)	<b>11.00</b>
<b>Handling charge</b> 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)	<b>2.50</b>
<b>Urgent transfer fee</b> Charge for urgent transfers Interest fee per day	<b>17.70</b> <b>11.00</b> <b>30.00</b>
<b>Advice fee</b> - Charge for confirmation for forwarding agent - Charge for confirmation for the beneficiary - Charge for confirmation for the originator (e.g. for SWIFT-copy)	

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**INDIVIDUAL SERVICES**
**PRICE IN EUR**
**PRICES FOR FREQUENTLY USED SECURITIES SERVICES**
**Purchase and sale**
**Fixed-income securities**

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

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

Mutual fund certificates - Austrian, International			<b>sales charge as stated in prospectus</b>
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Mutual fund certificates - International with no sales charge	<b>0.75 %</b>		<b>no minimum</b>
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**Mutual fund certificates – sale / switching**

Mutual fund certificates – Pioneer Investments	<b>0.75 %</b>	<b>min.</b>	<b>23.50</b>
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Mutual fund certificates - Austria	<b>0.75 %</b>	<b>min.</b>	<b>38.50</b>
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Mutual fund certificates - International	<b>0.75 %</b>	<b>min.</b>	<b>64.50</b>
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**INDIVIDUAL SERVICES**
**PRICE IN EUR**

<b>Conversion</b>	<b>0.3 %</b>	<b>commission</b>	<b>min.</b>	<b>4.00</b>
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**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			<b>0.235 %</b>	
Third-party issues - Austria			<b>0.25 %</b>	
Third-party issues - International			<b>0.50 %</b>	
Individual custody			<b>0.50 %</b>	
Safe custody of securities held abroad			<b>0.50 %</b>	
Shares of Bayerische Hypo- und Vereinsbank AG				<b>free of charge</b>

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