

Permanent Services for Consumer	Price in EUR
<p><b>RELAX ACCOUNT</b></p> <p><b>Fee for maintaining the account</b> per quarter (debited at the end of each quarter, equivalent to EUR 10.97 per month) includes:</p> <ul style="list-style-type: none"> <li>• all accounting entries arising from           <ul style="list-style-type: none"> <li>– Incoming credit transfer</li> <li>– SEPA credit transfers via Online banking / paper-based at the account manager</li> <li>– SEPA credit transfers at the counter / via SmartBanking</li> <li>– Standing orders, credit transfer orders and direct debits</li> <li>– Transactions with the Debit card in EUR</li> <li>– Cash withdrawals at the cashier's counter / at Bank Austria's ATMs</li> <li>– Cash deposits at the cashier's counter / at the cash manager</li> <li>– International credit transfers (except fees for international payments)</li> <li>– Accounting entries triggered by the bank (e.g. account maintenance fees, interest)</li> </ul> </li> <li>• Changes to and cancellation of standing orders via Online banking, SmartBanking and at the counter</li> <li>• Electronic account statements</li> <li>• Any numbers of self-service account statements</li> <li>• 1 BankCard (Debit card)</li> <li>• Online banking incl. MobileBanking app</li> <li>• 24h ServiceLine</li> </ul>	<p><b>32.91 P</b></p>
<p><b>ONLINE ACCOUNT</b></p> <p><b>Fee for maintaining the account</b> per quarter (debited at the end of each quarter, equivalent to 2.73 per month) includes:</p> <ul style="list-style-type: none"> <li>• Automated accounting entries requested online, arising from           <ul style="list-style-type: none"> <li>– Incoming credit transfer</li> <li>– SEPA credit transfers via Online banking</li> <li>– Standing orders, credit transfer orders and direct debit SEPA</li> <li>– Transactions with the Debit card in EUR</li> <li>– Cash withdrawals at Bank Austria's ATMs</li> <li>– Cash deposits at the cash manager</li> <li>– International credit transfers (except fees for international payments)</li> <li>– Accounting entries triggered by the bank (e.g. account maintenance fees, interest)</li> </ul> </li> <li>• Changes to and cancellation of standing orders via Online banking</li> <li>• Electronic account statements</li> <li>• 1 BankCard (Debit card)</li> <li>• Online banking incl. MobileBanking app</li> <li>• 24h ServiceLine</li> </ul>	<p><b>8.19 P</b></p>

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<p><b>Service fee</b> (immediate accounting entry)</p> <ul style="list-style-type: none"> <li>• For each accounting entry arising from               <ul style="list-style-type: none"> <li>– SEPA credit transfers at the counter / via SmartBanking</li> <li>– SEPA credit transfers paper-based (incl. incl. transfers to own account) at the account manager</li> <li>– Cash withdrawals at the cashier’s counter</li> <li>– Cash deposits at the cashier’s counter if a cash manager is available in the branch</li> </ul> </li> <li>• Each change to and cancellation of a standing order at the counter and via SmartBanking</li> <li>• Each self-service account statement at the account manager</li> </ul>	<p><b>4.10 P</b></p>
<p><b>GOGREEN ACCOUNT</b></p> <p><b>Fee for maintaining the account</b> per quarter (debited at the end of each quarter, equivalent to 3.82 per month) includes:</p> <ul style="list-style-type: none"> <li>• Automated accounting entries requested online, arising from               <ul style="list-style-type: none"> <li>– Incoming credit transfer</li> <li>– SEPA credit transfers via Online banking</li> <li>– Standing orders, credit transfer orders and direct debit SEPA</li> <li>– Transactions with the Debit card in EUR</li> <li>– Cash withdrawals at Bank Austria’s ATMs</li> <li>– Cash deposits at the cash manager</li> <li>– International credit transfers (except fees for international payments)</li> <li>– Accounting entries triggered by the bank (e.g. account maintenance fees, interest)</li> </ul> </li> <li>• Changes to and cancellation of standing orders via Online banking</li> <li>• Electronic account statements</li> <li>• 1 BankCard (Debit card)</li> <li>• Online banking incl. MobileBanking app</li> <li>• 24h ServiceLine</li> </ul>	<p><b>11.46 P</b></p>
<p><b>Service fee</b> (immediate accounting entry)</p> <ul style="list-style-type: none"> <li>• For each accounting entry arising from               <ul style="list-style-type: none"> <li>– SEPA credit transfers at the counter / via SmartBanking</li> <li>– SEPA credit transfers paper-based (incl. incl. transfers to own account) at the account manager</li> <li>– Cash withdrawals at the cashier’s counter</li> <li>– Cash deposits at the cashier’s counter if a cash manager is available in the branch</li> </ul> </li> <li>• Each change to and cancellation of a standing order at the counter and via SmartBanking</li> <li>• Each self-service account statement at the account manager</li> </ul>	<p><b>4.10 P</b></p>
<p><b>Interest Rates *)</b></p> <ul style="list-style-type: none"> <li>– Credit interest rate</li> <li>– Debit interest rate</li> <li>– Default interest rate (charged when the debit balance in the account has been declared due and payable)</li> </ul>	<p><b>0,00 % p.a. (fix)</b> <b>11% p.a. (variable) **)</b></p> <p><b>agreed debit interest rate + 3.000 percentage points p.a.</b></p>

\*) Interest rates for account openings to incl. 28.02.2023 are available in “DISPLAY OF TERMS AND CONDITIONS FOR THE MAINTENANCE OF, AND SERVICES PROVIDED IN CONNECTION WITH, CONSUMER CURRENT ACCOUNTS (FORMER ACCOUNTS – NOT SOLD ANYMORE)”

In case of an account product change the terms and conditions of the new account product are valid depending on the validity of the account product change.







Fee for maintaining personal current accounts in EUR and foreign currency *)	Price in EUR
<b>PERSONAL CURRENT ACCOUNTS</b>	
<b>Turnover dependent fee for maintaining the account</b>	<b>0.03 % of total credits or total debits, whichever total is higher, min 24.72 P</b>
<b>Account maintenance booking fee</b>	Charged per transaction
Online banking	(debit and credit) <b>0.50 P</b>
Storage media	(debit and credit) <b>0.59 P</b> <b>min. 1.79 P</b>
In a collective order (per item)	(debit) <b>0.74 P</b> <b>min. 2.26 P</b>
Individually executed transaction	(credit) <b>0.71 P</b>
Individually executed transaction	(debit) <b>0.74 P</b>
Cheque "due payment provided"	(credit) <b>1.57 P</b>
Deposits / daily cash receipts	(credit) <b>9.69 P</b>
<b>Account maintenances booking fee</b>	Charged per transaction
Account transaction initiated by the bank	(debit and credit) <b>0.71 P</b>
<b>Minimum account maintenance booking fee charge per quarter</b>	<b>16.32 P</b>
*) Charges in foreign currency 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"	
All self-service account statements and/or electronic account statements	<b>free of charge</b>
<b>Interest Rates Personal Current Accounts *)</b>	
– Credit interest rate	<b>0,000 % p.a. (fix)</b>
– Debit interest rate	<b>11,500 % p.a. (fix)</b>
– Default interest rate (charged when the debit balance in the account has been declared due and payable)	<b>agreed debit interest rate + 3.000 percentage points p.a.</b>

\*) Interest rates for account openings to incl. 30.01.2021 are available "DISPLAY OF TERMS AND CONDITIONS FOR THE MAINTENANCE OF, AND SERVICES PROVIDED IN CONNECTION WITH, CONSUMER CURRENT ACCOUNTS (FORMER ACCOUNTS – NOT SOLD ANYMORE)"

Account Information (applicable to all EUR-accounts)	Price in EUR
<p><b>Additional account statements</b> (except MegaCard Accounts and Student-Accounts)</p> <ul style="list-style-type: none"> <li>• Periodical account statement</li> <li>• Duplicate periodical statement (Requested account statement)</li> <li>• Account statement issued upon occurrence of an entry (Requested account statement)</li> <li>• Duplicate daily account statement (Requested account statement)</li> <li>• Mailing of account statements and of separate images of payments</li> </ul>	<p style="text-align: right;"><b>1.73 P</b></p> <p style="text-align: right;"><b>1.73 P</b></p> <p style="text-align: right;"><b>0.86 P</b></p> <p style="text-align: right;"><b>0.86 P</b></p> <p style="text-align: right;"><b>POSTAGE</b></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.

Please note our price lists for the following services:

“Display of terms and conditions for other prices charged for payment services for private and corporate customers (Division Commercial Banking)”

“Standard terms and conditions for international payment services for private and corporate customers (Division Commercial Banking)”

“Display of terms and conditions for service-, debit- and credit cards”