

ERFOLGSKONTO packages / PERMANENT SERVICES

(Accounts are balanced on a quarterly basis.)

PRICE IN EUR

		PRICE IN EUR
<u>EXKLUSIV ACCOUNT</u> includes the following services: <ul style="list-style-type: none"> • 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 cancellations of standing orders • 1 BankCard (Debit card) • 1 Online banking incl. MobileBanking App • 1 TelefonBanking / SmartBanking • 24h ServiceLine • 1 Bank Austria Ticketing 	per commenced quarter	24.63 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 take also a look at our price list:

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

INTEREST RATES SALARY ACCOUNTS / PENSION ACCOUNTS	Interest rate
<u>FOR ACCOUNT OPENINGS FROM 09.10.2014 TO INCL. 31.05.2015</u>	
Credit interest rate	0.125 % p.a. (fix) 11.500 % p.a. (fix)
Debit interest rate	agreed debit interest rate + 3.000 percentage points p.a.
Default interest rate charged when the debit balance in the account has been declared due and payable	
<u>FOR ACCOUNT OPENINGS FROM 01.06.2015 TO INCL. 17.10.2017</u>	
Credit interest rate	0.125 % p.a. (fix) 6.625 % p.a. (variable) *)
Debit interest rate	agreed debit interest rate + 3.000 percentage points p.a.
Default interest rate charged when the debit balance in the account has been declared due and payable	
<u>FOR ACCOUNT OPENINGS FROM 18.10.2017</u>	
Credit interest rate	0.000 % p.a. (fix) 6.500 % p.a. (variable) *)
Debit interest rate	agreed debit interest rate + 3.000 percentage points p.a.
Default interest rate charged when the debit balance in the account has been declared due and payable	

***) Interest rate adjustment clause**

The debit interest rate is linked to the 3-month EURIBOR (= Euro Interbank Offered Rate / 3 months), rounded to full 0.125 %, plus a margin of 7 percentage points. The debit interest rate will be adjusted on 1 March, 1 June, 1 September and 1 December of each year. The interest rate will be determined on the basis of the 3-month EURIBOR applicable on the second bank business day prior to the relevant adjustment date.

If the calculated debit interest rate is or becomes negative, it is agreed that a debit interest rate of 0.00001% p.a. will be applied instead. This means that the account holder(s) will pay interest at the rate of at least 0.00001% p.a. If the calculated debit interest rate subsequently becomes positive again, the calculated debit interest rate will be applied.

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)“