

PRIVATE BANKING ACCOUNTS

(Accounts are balanced on a quarterly basis.)

PRICE IN EUR
EXKLUSIV ACCOUNT

per commenced quarter

31.29 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 cancellations of standing orders
- 1 BankCard (Debit card)
- 1 Online banking incl. MobileBanking App
- 1 TelefonBanking / SmartBanking
- 24h ServiceLine
- 1 Bank Austria Ticketing

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

INTEREST RATES PRIVATE BANKING ACCOUNTS
ZINSSATZ
FOR ACCOUNT OPENINGS TO INCL. 31.05.2015

Credit interest rate

Debit interest rate

Default interest rate charged when the debit balance in the account has been declared due and payable

0.125 % p.a. (fix)

11.500 % p.a. (fix)

**vereinbarter Sollzinssatz +
3,000 Prozentpunkte p.a.**
FOR ACCOUNT OPENINGS FROM 01.06.2015 TO INCL. 17.10.2017

Credit interest rate

Debit interest rate

Default interest rate charged when the debit balance in the account has been declared due and payable

0.125 % p.a. (fix)

9,5 % p.a. (variabel) *)

**vereinbarter Sollzinssatz +
3.000 Prozentpunkte p.a.**
FOR ACCOUNT OPENINGS FROM 18.10.2017 TO INCL. 31.06.2021

Credit interest rate

Debit interest rate

Default interest rate charged when the debit balance in the account has been declared due and payable

0.000 % p.a. (fix)

9.5 % p.a. (variabel) *)

**vereinbarter Sollzinssatz +
3,000 Prozentpunkte p.a.**
FOR ACCOUNT OPENINGS FROM 01.07.2021 TO ICL. 28.02.2023

Credit interest rate

Debit interest rate

Default interest rate charged when the debit balance in the account has been declared due and payable

0.000 % p.a. (fix)

9.000 % p.a. (fix)

**vereinbarter Sollzinssatz +
3,000 Prozentpunkte p.a.**
FOR ACCOUNT OPENINGS FROM 01.03.2023

Credit interest rate

Debit interest rate

Default interest rate charged when the debit balance in the account has been declared due and payable

0.000 % p.a. (fix)

11.5 % p.a. (variable) **)

**vereinbarter Sollzinssatz +
3,000 Prozentpunkte p.a.**

*) Interest rate adjustment clause

Applicable as of March 1st 2025

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.

****) 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 9 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)“**