

**PRIVATE BANKING ACCOUNTS**

(Accounts are balanced on a quarterly basis.)

**PRICE IN EUR**

**EXKLUSIV ACCOUNT**

per commenced quarter

**33.09 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

 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

**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**

 0.125 % p.a. (fix)  
 9 % p.a. (variabel) \*)

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

**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

 0.000 % p.a. (fix)  
 9 % p.a. (variabel) \*)

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

**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

 0.000 % p.a. (fix)  
 9.000 % p.a. (fix)

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

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

 Credit interest rate  
 Debit interest rate

 0.000 % p.a. (fix)  
 11 % p.a. (variable) \*\*)

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

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

**\*) 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.

**\*\*\*) 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.

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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)“**