

PERMANENT SERVICES for our Service- and Debit cards
PRICE IN EUR

Prices charged for services performed by the bank on a permanent or recurrent basis under a contractual relationship with a customer.

BankCard (Debit card)	per quarter	5.16
BankCard (Debit card)	per quarter	free of charge
BankCard (Debit card) limited to self-service terminals installed in Bank Austria branches	per quarter	2.52
MegaCard (Debit card)	per quarter	free of charge
Business-ServiceCard (Cash-In Card)		free of charge
Business-ServiceCard Plus		free of charge
CardTAN Card	per quarter	3.00
Mastercard Identity Check		free of charge

INDIVIDUAL SERVICES for our Service- and Debit cards
PRICE IN EUR

Fee for reordering cards due to		
- change of name		14.30
- improper keeping / use		14.30
- change into BankCard (Debit card) for people with visual impairment		14.30
Issue price for a BankCard in a special design (Sondermotiv)		14.30
Blocking		free of charge
Fee for Express Shipping of the card		35.10
Cash withdrawals from cashier's desk in Bank Austria branches^{#)}		free of charge
Cash withdrawals – with Debit card service using a cash dispenser		
- in Austria or inside EU in EUR or in Sweden in Swedish kronor *)		free of charge
- in other countries in other currencies *) or in EUR outside EU *)		2.00 plus 0.75 % of the amount withdrawn / transaction
Cashless payments - with Debit card service		
- in Austria or inside EU in EUR or in Sweden in Swedish kronor *)		free of charge
- in other countries in other currencies *) or in EUR outside EU *)		1.30 plus 0.75 % of payment amount / transaction

#) additionally the agreed account maintenance-/accounting-/service-fees

*) Foreign currencies are converted at a rate according to Bank Austria AustroFX.

**Business-ServiceCard (Cash-In Card),
Business-Service Card Plus and
CardTAN Card**

Fee for reordering cards due to

- change of name
- improper keeping / use

	15.00
	15.00

PERMANENT SERVICES
PRICE IN EUR

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VISA / Mastercard (from card complete Service Bank AG)		
Prepaid Card		
- Principal card	per month	1.50
- Additional card	per month	1.00
(card ordering before 31 May 2009: free of charge)		
Classic Card without insurance coverage		
- Principal card	per year	19.20
- Additional card	per year	19.20
Classic Card with insurance coverage		
- Principal card	per year	57.60
- Additional card	per year	33.60
- Students (max. until the age of 30 years)	per year	33.60
Gold Card with insurance coverage		
- Principal card	per year	69.60
- Additional card	per year	39.60
Platinum Card with insurance coverage		
- Principal card	per year	120.00
- Additional card	per year	66.00
VISA Infinite Card with insurance coverage		
- Principal card	per year	400.00
- Additional card	per year	200.00
VISA Business Classic Card		
Duo combined with VISA Private Classic Card and insurance coverage	per year	54.50
	per year	12.00
VISA Business Gold Card		
Duo combined with VISA Private Platinum Card and insurance coverage	per year	118.00
	per year	12.00
Visa Secure		free of charge
Mastercard ID Check		free of charge
JCB Karte (from card complete Service Bank AG)		
Balance Card	per year	90.00

PERMANENT SERVICES
PRICE IN EUR

Prices charged for services performed by the bank on a permanent or recurrent basis under a contractual relationship with a customer.

Bank Austria Diners Club Cards (from DC Bank AG)

Classic, Gold or Golf Card with insurance coverage

- Principal card	per year	70.00
- Additional card	per year	35.00

Student Classic Card with insurance coverage

Students (max. until the age of 30 years)	per year	24.00
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Vintage Card with insurance coverage

- Principal card	per year	140.00
- Additional card	per year	70.00

INDIVIDUAL SERVICES
PRICE IN EUR

VISA / Mastercard Prepaid Card (from card complete Service Bank AG)		
Loading fee (card ordering before 31 May 2009:	per loading per loading	1 % of the amount 1.5 % of the amount)
Cash withdrawals using a cash dispenser (card ordering before 31 May 2009: Cash withdrawals using a cash dispenser - inside EU in EURO - outside EU or in other countries in other currencies ***)	per month	2 withdrawals free of charge, each further 3.00
Cashless payments at card terminals - inside EU in EURO - outside EU or in other countries in other currencies ***) (card ordering before 31 May 2009: cashless payments at POS or card terminal - inside EU in EURO - outside EU or in other countries in other currencies ***)		0.29 1.5 % of the amount min 3.00) free of charge 1.5 % of payment amount 0.29 1.5 % of the amount plus 1.00)
Blocking fee		40.00
Duplicate of statement of account	per statement	3.00
Duplicate of transaction document	per document	10.00
VISA / Mastercard / JCB Balance (from card complete Service Bank AG)		
Cash withdrawals in- and outside Austria and in any currency		3 % of amount, min. 3.63
Processing fee for international transactions ***) - transactions inside EU in EUR - transactions in other currencies or in EUR outside EU		none 1.5 %
Interest rate for overruns	per year	14 %
Blocking of Credit card		40.00
Reminders - less than EUR 100.- - more than EUR 100.- - more than EUR 1,000.- 1. Reminder 2. Reminder		free of charge 5.00 10.00 20.00 30.00
Default interest rate (only upon notice of default)	per year	16.5 %
Duplicate of transaction document	per document	10.00
Duplicate of statement of account	per statement	3.00
Replacement Card		7.00
Postal shipment of the transaction document		0.90
Direct Debit rejection		reject fees plus 4.00

***) the clearing agency is card complete Service Bank AG, Lassallestraße 3, A- 1020 Vienna.
 Foreign currencies are converted at a rate formed by card complete Service Bank AG.

INDIVIDUAL SERVICES
PRICE IN EUR

VISA / Mastercard / JCB Balance (from card complete Service Bank AG)		
Card shipment (Austria, cross border)		20,00
- within EU		25,00
- outside EU		
Bank Austria Diners Club Cards (der DC Bank AG)		
Cash withdrawal Charge In- and outside Austria		3 % of amount, at least 4.00
Processing fee for international transactions ****)		
- transactions inside EU in EUR and in Sweden in Swedish kronor		none
- transactions in other currencies or in EUR outside EU		1.5 %
Borrowing rate for overruns	per year	12.5 %
Fee for extension of due date for payments	per year	10.00
Blocking fee		free of charge
Reminder charges		
- up to EUR 100.-		5.00
- more than EUR 10,000.-		10.00
- more than EUR 1,000,000.-		20.00
Default interest rate	per year	15 %
Mailing fee	per statement	2.00
Fee to request vouchers	per voucher	3.00
Fee for the provision of previous statements	per statement	3.00
Borrowing rates for overrun	per year	12.5 %
Return charges		15.00
Investigation fee for obtaining address		10.00
Converting Bonuspoints into Frequent Traveller Miles (M&M)	per year	25.00

****) the clearing agency is DC Bank AG, Lassallestraße 3, A- 1020 Vienna.
 Foreign currencies are converted at a rate according to the General Terms and Conditions of DC Bank AG.