

1st of October 2020
V – 20% VAT mark-up

PS – “Adjustment of charges for payment services” see page 5.

UNIVERS EXKLUSIV fees and charges

Charges for UNIVERS EXKLUSIV services are calculated on the basis of the mean month-end value of the securities portfolio for every three months of a calendar quarter; charges are debited quarterly on a pro rata basis in arrears and when the UNIVERS EXKLUSIV agreement is terminated.

Fee rate	Minimum fee EUR 1,000 p.a. V ¹	As per contractual agreement V ¹
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Accounts	<i>in UNIVERS EXKLUSIV</i>	<i>Standard terms</i> ²
Account maintenance fee		
EXKLUSIV Premium Banking account ³	included	EUR 24.63 per quarter PS
Safe-custody account	included	EUR 13.92 per quarter PS

Fees and charges not mentioned here are subject to the terms and conditions listed in the “DISPLAY OF PRICES AND TERMS AND CONDITIONS FOR PREMIUM BANKING CUSTOMERS” and the “DISPLAY OF PRICES AND TERMS AND CONDITIONS FOR A SAFE-CUSTODY ACCOUNT”.

Credit card	<i>in UNIVERS EXKLUSIV</i>	<i>Standard terms</i> ²
Issue of a credit card		
VISA Infinite with insurance cover (card complete)		
- Main card ³	included	EUR 400 p.a. PS
- Additional card	included	EUR 200 p.a. PS
VISA Platinum with insurance cover (card complete)		
- Main card ³	included	EUR 120 p.a. PS
- Additional card	included	EUR 66 p.a. PS
DINERS Vintage with insurance cover (DC Bank AG)		
- Main card ³	included	EUR 70 p.a. PS
- Additional card	included	EUR 35 p.a. PS

Fees and charges not mentioned here are subject to the terms and conditions listed in the “DISPLAY OF TERMS AND CONDITIONS for Service-, Debit- and Credit cards”.

1st of October 2020
Securities transactions

Prices are based on the market value and are quoted in net terms as they are not subject to value added tax.

	<i>UNIVERS EXKLUSIV third-party fees</i>		<i>Standard terms²</i>	
	%	Minimum fees	%	Minimum fees
Bonds – stock exchange transactions purchase / sale				
Vienna Stock Exchange	0.10 %	EUR 4.00	0.70 %	EUR 23.00
German stock exchange – XETRA	0.10 %	EUR 4.00	0.70 %	EUR 63.00
German stock exchange – floor trading	0.12 %	EUR 4.00	0.70 %	EUR 63.00
Other countries	0.20 %	EUR 11.00	0.70 %	EUR 63.00
			plus full amount of third-party costs	
Bonds – OTC transactions purchase / sale				
Systematic Internalizer UniCredit Bank AG	0,00 %	EUR 0	0,70 %	EUR 8.00
			plus full amount of third-party costs	
Bond issued	No charge unless otherwise stated in the "Final Terms" of the issue.		Payment of a premium unless otherwise stated in the "Final Terms" of the issue.	
Bonds - subscription, exercise of options, acceptance of buyback offer, cash settlement				
Domestic issuer	full amount		0.70 %	EUR 23.00
Foreign issuer	full amount		0.70 %	EUR 63.00
			plus full amount of third-party costs	

¹ The UNIVERS EXKLUSIV fee is broken down into two components: a 50 % transaction fee on which VAT is not payable, and a 50 % financial services charge which is subject to VAT.

² Information pursuant to Section 7 of the Austrian Consumer Payment Accounts Act (Verbraucherzahlungskontogesetz – VZKG):
The rates are not charged for the duration of the UNIVERS EXKLUSIV agreement.

The charges/rates stated in these columns also apply to the purchase of the specified products or services that is not limited to UNIVERS. Such purchase can be made only if the customer has a safe-custody account and a payment account with the bank.

³ These products can also be acquired individually.

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	UNIVERS EXKLUSIV third-party fees		Standard terms²	
	%	Minimum fees	%	Minimum fees
Shares, mutual funds, warrants, certificates, other securities – stock exchange transactions purchase/sale				
Vienna Stock Exchange	0.10 %	EUR 4.00	0.90 %	EUR 23.00
German stock exchange – XETRA	0.10 %	EUR 4.00	1.10 %	EUR 63.00
German stock exchange – floor trading	0.12 %	EUR 4.00	1.10 %	EUR 63.00
Other countries	0.20 %	EUR 11.00	1.10 %	EUR 63.00 plus full amount of third-party costs
Shares, mutual funds, warrants, certificates, other securities – OTC transactions purchase/ sale				
Systematic Internalizer UniCredit Bank AG	0.00 %	EUR 0	0,70 %	EUR 8 plus full amount of third-party costs
Shares, mutual funds, warrants, certificates, other securities – subscription	Same as purchase fees unless otherwise indicated.		Same as purchase fees unless otherwise indicated.	
Subscription, exercise of options, acceptance of buyback offer, cash settlement				
Domestic issuer	full amount		0.90 %	EUR 23.00
Foreign issuer	full amount		1.10 %	EUR 63.00 plus full amount of third-party costs
Purchase/sale of subscription rights via a stock exchange				
Vienna Stock Exchange	Same as purchase of shares	no minimum fee	Same as purchase of shares	no minimum fee
Foreign stock exchange	Same as purchase of shares	no minimum fee	Same as purchase of shares plus full amount of third-party costs	no minimum fee
Liquidation payments	included		0.40% PS	EUR 7.27
Mutual funds – issue/switch				
Mutual funds of Amundi Group, Real Invest	included		Charge in the amount of the front-end fee according to the prospectus	no minimum fee
Domestic mutual funds	included		Charge in the amount of the front-end fee according to the prospectus	no minimum fee
Foreign mutual funds	included		Charge in the amount of the front-end fee according to the prospectus	no minimum fee
Foreign mutual funds without a front-end fee	included		0.75 %	EUR 64,50
Mutual funds – redemption / switch				
Mutual funds Amundi Group,Real Invest	included		0.75 %	EUR 23.50
Domestic mutual funds	included		0.75 %	EUR 38.50
Foreign mutual funds	included		0.75 %	EUR 64.50

² Information pursuant to Section 7 of the Austrian Consumer Payment Accounts Act (Verbraucherzahlungskontogesetz – VZKG):

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The charges/rates stated in these columns also apply to the purchase of the specified products or services that is not limited to UNIVERS EXKLUSIV. Such purchase can be made only if the customer has a safe-custody account and a payment account with the bank.

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	<i>UNIVERS EXKLUSIV third-party fees</i>		<i>Standard terms²</i>	
	%	Minimum fees	%	Minimum fees
Securities transactions in OnlineBanking, TelefonBanking, BusinessNet	The terms and conditions stated above apply to such transactions.		The fees are indicated in the list of prices "Terms and Conditions for Securities Trading via the Internet and TelefonBanking at a Glance".	

Foreign exchange commission incurred through securities transactions	included		0.30 %	EUR 4.00
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	<i>UNIVERS EXKLUSIV third-party fees</i>		<i>Standard terms²</i>	
	Domestic issuers	Foreign issuers	Domestic issuers	Foreign issuers
Collection of coupon and redemption proceeds / securities held in safe-custody account plus third-party costs	included	included full amount V	no charge	0.25 % min. EUR 1.45 V PS full amount V
Transfer of coupon and redemption proceeds to other banks Foreign exchange commission when converting currencies Foreign transfer charges	included full amount full amount	included full amount full amount	EUR 3.63 full amount full amount	EUR 3.63 full amount full amount

The fees and charges for securities services not mentioned here are subject to the terms and conditions in the "DISPLAY OF CHARGES FOR SECURITIES SERVICES".

Safe-custody account maintenance

Fees and charges for managing a safe-custody account and a Securities Investment Plan are calculated and debited on a quarterly basis (1/4 of the annual amount) in arrears based on the market value applicable on the reference date at the end of each quarter.

	<i>UNIVERS EXKLUSIV third-party fees</i>		<i>Standard terms²</i>	
	Own issues ³	Third-party issues	Own issues ³	Third-party issues
Safe-custody account maintenance				
Collective custody	included		0.235 % V PS	
Third-party domestic issues		included		0.25 % V PS
Third-party foreign issues		included		0.50 % V PS
Individual custody	included	included	0.50 % V PS	0.50 % V PS
Securities held abroad	included	included	0.50 % V PS	0.50 % V PS
Bank Austria "Kassenobligationen" (short-term notes)	included		no charge	
Mutual funds of Amundi Group	included		0.235 % V PS	
Minimum annual fee				
per securities position		no minimum fee	EUR 3.92	V PS
per securities deposit		no minimum fee	EUR 26.28	V PS

The fees and charges not mentioned here are subject to the terms and conditions in the "DISPLAY OF CHARGES FOR SECURITIES SERVICES".

² Information pursuant to Section 7 of the Austrian Consumer Payment Accounts Act (Verbraucherzahlungsgesetz – VZKG):

The rates are not charged for the duration of the UNIVERS EXKLUSIV agreement.

The charges/rates stated in these columns also apply to the purchase of the specified products or services that is not limited to UNIVERS EXKLUSIV. Such purchase can be made only if the customer has a safe-custody account and a payment account with the bank.

³ Bonds of UniCredit Bank Austria AG, Bank Austria Wohnbaubank AG and selected issues of UniCredit Group.

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"Adjustment of charges to customers for permanent services other than payment services"

Charges for services provided by the bank on a permanent or recurrent basis under a contractual relationship with a customer (permanent services) are each year adjusted (increased or reduced) with effect from 1 April of each calendar year in line with changes in the Austrian Consumer Price Index 2000 (CPI 2000) published by Statistik Austria or in the index replacing the Consumer Price Index.

The adjustment is made by comparing the index level of the month of December preceding the adjustment with the index level which is decisive for the most recent adjustment and making the adjustment in the ratio determined by such comparison, with the figure in each case being rounded off to the nearest cent.

If the CPI 2000 rises, the bank may decide not to adjust the charges for its services. In such a case the bank does not waive the right to increase the charges for its services in subsequent years. Adjustments of charges are made no earlier than after two months following the conclusion of a contract.

Note: The above adjustment clause will be applied if such application has been agreed on the basis of contracts or terms and conditions. Such adjustment of charges will not apply to charges agreed in contracts on payment services.

The most recent adjustment of charges for permanent services was performed as of July 1, 2017.