

ALL-IN BUSINESS ACCOUNT

Overview of our services and prices

Account	All-In Business Account*						
Account management fee	EUR 164.81 per quarter						
Services included	<ul style="list-style-type: none"> All electronic postings, e.g. direct debit orders, transfers via Online Banking or Office Banking (in case of foreign transfers, applicable foreign transfer charges are added), standing orders, etc. All counter transactions, e.g. deposit of daily cash receipts All transactions at ATMs, self-service deposit terminals and transfer terminals of Anadi Bank Set-up, change and deletion of standing orders via Online/Office Banking Account statements via Online Banking/Office Banking or self-service statement printer Online Banking and/or Office Banking with unlimited connectivity to accounts with other banks for comprehensive management of your bank accounts in one application Maestro ATM card** for one account holder PayLife Business Gold credit card including insurance cover for one account holder Best price foreign currency conversion: at 0.125% min. EUR 10.00, max. EUR 500.00 per transaction plus any third-party charges 						
Interest rate business account	<table> <tr> <td>Credit rate</td> <td>0.01% p.a. less capital gains tax (CGT)</td> </tr> <tr> <td>Debit rate</td> <td>11.70% p.a.</td> </tr> <tr> <td>Overdraft rate</td> <td>6.00% p.a.</td> </tr> </table>	Credit rate	0.01% p.a. less capital gains tax (CGT)	Debit rate	11.70% p.a.	Overdraft rate	6.00% p.a.
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Additional charges where applicable					
Account closure	<table> <tr> <td>Account closure</td> <td>EUR 21.68</td> </tr> <tr> <td>Account closure and transfer to another bank</td> <td>EUR 43.33</td> </tr> </table>	Account closure	EUR 21.68	Account closure and transfer to another bank	EUR 43.33
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Information about non-execution or cost reimbursement for execution of a payment order due to insufficient funds***	EUR 4.11				

Transaction charge for Maestro ATM card	ATM withdrawal		Card payment	
	In EU countries, in Norway and Iceland in EUR, in Sweden in SEK	In non-EU countries and in foreign currencies	In EU countries, in Norway and Iceland in EUR, in Sweden in SEK	In non-EU countries and in foreign currencies
	Free of charge	EUR 1.82 plus 0.75% of the amount withdrawn/transaction	Free of charge	EUR 1.09 plus 0.75% of the payment amount/transaction
<p><i>Charged directly by the clearing bank Payment Services Austria GmbH.</i></p> <p><i>Not included are any third-party fees agreed by the customer for cash disbursements at ATMs in Austria and abroad and fees charged by foreign POS terminals or ATM operators abroad. The fee is charged to the cardholder's checking account together with the disbursement or payment amount.</i></p>				
Transaction charge for PayLife credit card	<p><u>Cash withdrawals:</u> 3.30% of the amount withdrawn, EUR 3.50 minimum charge per withdrawal</p> <p><u>Handling charge:</u> 1.65% of transactions and cash withdrawals in non-EU countries or in foreign currencies, with the exception of transactions/withdrawals of EUR in Norway, Iceland and Liechtenstein and of SEK within the EU</p>			

POS terminals	<p>Ask your service representative for current POS terminal offers. Advantages of a POS terminal:</p> <ul style="list-style-type: none"> Reduction in administration effort Batch processing of several accounts possible Simplification of bookkeeping system Cash handling no longer necessary Increase in revenue because clients are more likely to use additional services
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* Offer for new customers of Austrian Anadi Bank AG, valid for 15 months from account opening. Thereafter the charge agreement can be terminated by Austrian Anadi Bank AG in writing with 3 months' notice, and the charges as stated for the SME account in the current schedule of fees and charges at that time will apply after the notice period has expired. A minimum account turnover of EUR 2.5 million p.a. is required.

** Standard transaction limit: up to EUR 400.00 per day at ATMs and up to EUR 1,100.00 at POS terminals. Surcharge for cards with increased limits.

*** If the payment order is executed in customer's interest (e.g. to pay rent)

If the borrower culpably falls into arrears on his payments, Anadi Bank shall be entitled to charge reminder fees for each reminder letter and the termination of the account in a reasonable proportion relative to the amount in default, provided that the reminder fees in the respective case constitute necessary costs of appropriate recovery and collection measures. For customers involving a foreign connection and/or customers whose reminder letter/account termination is not carried out in German, additional individual charges may apply, such as lawyer's fees, certification charges, etc.

The prices and services indicated above are merely an extract from the currently applicable schedule of fees and charges for non-consumers, which can be obtained from the customer service representative.

For customer cards, the "Customer Guidelines for the Card Service and the Contactless Function" (June 2018 version) apply.

Last updated: April 2019. Terms and conditions apply until further notice. Subject to changes at any time. No warranty or representation is provided regarding the accuracy of the information contained herein.