

BUSINESS FAIR ACCOUNT

Overview of our services and prices

**For doctors, the
liberal professions
and sole proprietors**

Account	Business Fair Account
Account management charge	EUR 65.89 per quarter
Services	<ul style="list-style-type: none"> Account management for business account Account statements via self-service bank statement printer and Online Banking Online Banking & App Maestro ATM card with standard transaction limit for one account holder PayLife Business Gold card for one account holder Set-up, change or deletion of standing orders via online banking
Online Banking transfer (in case of foreign transfers, applicable foreign transfer charges are added)	Included
Electronic postings, e.g. withdrawals at ATMs, card payments, data carrier posting, direct debit posting	Included
Standing order posting, automatic transfer services	Included
Check postings/credit entries/debit entries manual	Included
Cash withdrawal at cashier's desk	EUR 1.08
Cash payment into own account at cashier's desk	EUR 1.08
Transfer at cashier's desk	EUR 1.09
Express transfer	EUR 10.73
Cash payment into own account at self-service terminal	EUR 0.34
Post-processing of incorrect SEPA transfer	Included
Closing entry	Included
Information about non-execution or cost reimbursement for execution of a payment order due to insufficient funds* <i>* If the payment order is executed in customer's interest (e.g. to pay rent)</i>	EUR 4.11
Overdraft limit	By agreement
Account closure	EUR 21.68
Interest rate	Interest rate for business account by agreement (standard interest rate: credit rate 0.01% p.a.**, debit rate 8.00% p.a.*, overdraft rate 6.00% p.a.) <i>** Interest rates are adjusted quarterly on the basis of the 3-month Euribor plus a mark-up (debit interest)/less a mark-down (credit interest less capital gains tax (CGT)). The agreed surcharge (interest on debit balances) is regarded as the minimum interest rate.</i>

Standing order/direct debit order	Set-up of standing order	Change or deletion of standing order	Non-execution of standing order due to insufficient funds
	Free of charge	<ul style="list-style-type: none"> Free of charge when carried out via e-banking products EUR 2.63 when carried out by the bank 	EUR 7.14

Bank statement	Bank statement printer, Online/Office Banking	Held at cashier's desk for collection	Postal delivery domestic	Postal delivery abroad
	Free of charge	EUR 1.09	EUR 1.43	EUR 1.66

Payment printed receipt charge for cash payments at cashier's desk	Anadi customer into another account at Anadi Bank	Anadi customer into an account at another bank
	EUR 6.00	EUR 6.00

Checking account insurance/ death cover	Sum insured	For new contracts from 01.02.2013
	Sum insured EUR 5,000.00	Up to the age of 40: annual premium EUR 30.76 From age 41: annual premium EUR 43.95
	Sum insured EUR 10,000.00	Up to the age of 40: annual premium EUR 61.52 From age 41: annual premium EUR 87.87
	Sum insured EUR 15,000.00	Up to the age of 40: annual premium EUR 92.27 From age 41: annual premium EUR 131.98
	Sum insured EUR 20,000.00	Up to the age of 40: annual premium EUR 123.03 From age 41: annual premium EUR 175.76

Customer card	Maestro ATM card
	One Maestro ATM card free of charge – each additional EUR 28.56 p.a. Surcharge for cards with higher limits EUR 10.83 p.a. ***

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

Charged directly by the clearing bank Payment Services Austria GmbH.

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.

PayLife credit cards	PayLife Business Gold card including insurance cover
	One credit card free of charge – each additional EUR 64.00 p.a. including PayLife Gold private card free of charge
Transaction charge for PayLife credit cards	<i>Cash withdrawals (PayLife): 3.30% of the amount withdrawn, EUR 3.50 minimum charge per withdrawal</i> <i>Handling charge (PayLife): 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.</i>

Online Banking & App	Online Banking & App		Office Banking		
	Initial licence	Monthly fee	Initial licence	Recurring charges	On-site service charge
	Free of charge	Free of charge	EUR 108.35	EUR 8.68 with MBS per account per month; EUR 86.69 flat fee for upwards of 10 accounts	EUR 108.35
Reprint of electronic account statement	EUR 0.33				
SMS transaction notification	EUR 1.38 for 15 SMS messages/month. Each additional message will incur a charge of EUR 0.10. Charges are assessed quarterly and itemised in the account statement.				

POS terminals	Ask your service representative for current POS terminal offers from PayLife or card complete. Advantages of a POS terminal: <ul style="list-style-type: none"> • Reduction in administration effort • Batch processing of several accounts (e.g. in case of a group practice, transactions are processed via one terminal and allocated to the individual practice members; correct accounting for each doctor is guaranteed) • 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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*** Standard transaction limit: up to EUR 400.00 cash withdrawal per day and up to EUR 1,100.00 POS transaction limit per week.

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 valid until further notice. Subject to modifications at any time. All information provided without liability.