

CORPORATE AND ASSOCIATION ACCOUNT

Overview of our services and prices

Account	Corporate Account
Account management charge	EUR 19.23 per quarter
Services	<ul style="list-style-type: none"> Account management Account statements via self-service bank statement printer and Online/Office Banking Online Banking & App Set-up, change or deletion of standing orders via online banking
Posting line	EUR 0.28
Online Banking transfer (in case of foreign transfers, applicable foreign transfer charges are added)	EUR 0.17
Electronic postings, e.g. withdrawals at ATMs, card payments, data carrier posting, direct debit posting, transfer at self-service terminal	EUR 0.17
Standing order posting, automatic transfer services	EUR 0.39
Credit entries/debit entries transfer manual	EUR 0.55
Cash withdrawal at cashier's desk	EUR 2.20
Cash payment into own account at cashier's desk	EUR 1.09
Transfer at cashier's desk	EUR 1.09
Cash payment into own account at self-service terminal	EUR 0.34
Post-processing of incorrect SEPA transfer	EUR 5.50
Closing entry	EUR 0.17
Express transfer	EUR 10.73
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
Account closure	EUR 21.68
Interest rate	Interest rate by agreement Standard interest rate: Credit interest rate: 0.01% p.a. less capital gains tax (CGT) Debit interest rate: 11.70% p.a. Interest rate for over-the-limit transactions: 6.00% p.a.

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 Online/Office Banking products EUR 2.63 when carried out by the bank 	EUR 7.14

Overdraft limit	By agreement
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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

Customer card	Maestro ATM card
	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
<i>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.</i>				

PayLife credit cards <i>The fees associated with these cards are charged directly by the credit card company.</i>	PayLife Business Classic Card inkl. PayLife Einkaufsschutz	PayLife Business Gold Card inkl. Versicherungsschutz
	EUR 31.00 p.a. including PayLife Classic private card free of charge	EUR 64.00 p.a. including PayLife Classic private card free of charge
	<i>Cash withdrawals (PayLife): 3.30% of the amount withdrawn, EUR 3.50 minimum charge per withdrawal 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
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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.
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STUZZA electronic services for traders	One-off fee for STUZZA electronic service connection	eps and eps/giropay online transfer	eMS electronic mandate service
	EUR 156.83	1.60 % per transaction; a minimum of EUR 0.33	EUR 1.29 per mandate

POS terminals	<p>Ask your service representative for current POS terminal offers!</p> <p>Advantages of a POS terminal:</p> <ul style="list-style-type: none"> • Reduction in administration effort • Batch processing of several accounts possible (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.