

FOR YOUR INTERNATIONAL BUSINESS: IMPORT/EXPORT ACCOUNT



**LET'S WORK
TOGETHER
ON YOUR WAY TO A
SUCCESSFUL EXPORT
BUSINESS**

No handling charge

No initial licence fee
and up to 5 bank
account connections

Free of charge

Best price foreign
currency conversion

Increasing globalisation and the emergence of large economic areas are entailing significant changes for the majority of businesses. These are creating plenty of new business opportunities. We offer tailor-made solutions to provide you, as an import-/export-oriented business, with the best possible support along the way.

Best price guarantee

You can enjoy our best price guarantee and benefit from the following offer:

- Value-for-money terms and conditions and no handling charge
- Management of your foreign bank accounts by the International Cash Management of your Office Banking application: no initial license fee (normally: EUR 313.65 International Cash Management/EUR 108.35 Office Banking) and up to 5 bank account connections free of charge (normally: EUR 52.28 per account)
- Best price foreign currency conversion at 0.125% (min. EUR 10.00, max. EUR 500.00) per transaction plus any third-party charges

Export account overdraft facility

In addition, there is the possibility of using the flexible export account overdraft facility with the following benefits:

- Approved credit line for all financing products (global overdraft facility)
- Flexible overdraft utilisation possible quickly within the approved global overdraft limit when needed
- Optimum budget management due to automated account offsetting

Risk protection in international trade

In international trade it is especially important to minimise increased risks through payment and performance protection instruments, thereby taking account of the different interests between exporter and importer. Professional risk reduction requires a high level of know-how and customised products and service solutions.

Our experts provide not only assistance in drawing up contractual agreements and information on the possibilities of export risk guarantees and export credit insurance, but also offer all of the traditional banking products such as documentary letters of credit, debt collections and guarantees for the reduction of risks.

The information contained herein is drawn from carefully selected sources. However, we assume no responsibility for this information being complete, correct or up-to-date, nor for the information sources used. No claims can be accepted for liability or damages arising out of the usage or non-usage of information, or the use of incorrect or incomplete information. Last updated: October 2018. Terms and conditions valid until further notice. Subject to modifications at any time. All information provided without liability.

IMPORT/EXPORT ACCOUNT

Overview of our services and prices

Account	Import/Export Account
Account management charge	EUR 766.50 per quarter
Handling charge	Included
Services	<ul style="list-style-type: none"> Account Management Set-up, change or deletion of standing orders via Online/Office Banking products Account statements via self-service bank statement printer or Anadi Online/Office Banking Online Banking & App
Transfer via Online Banking or Office Banking* <i>**In case of foreign transfers, applicable foreign transfer charges are added.</i>	EUR 0.39
Withdrawals and payments at POS worldwide	EUR 0.17
Electronic postings (e.g. direct debit posting, data carrier posting, SEPA credit entries, etc.)	EUR 0.39
Standing order posting, automatic transfer services	EUR 0.60
Check postings	EUR 1.66
Data carrier – direct debit returns	EUR 0.60
Credit entries/debit entries transfer manual	EUR 0.82
Cash withdrawal at cashier's desk	EUR 1.86
Cash payment into own account at cashier's desk	EUR 1.86
Cash payment into own account at self-service terminal	EUR 0.34
Transfer at cashier's desk	EUR 0.82
Express transfer	EUR 10.73
Posting line	EUR 0.28
Post-processing of incorrect SEPA transfer	EUR 5.50
Closing entry	EUR 0.39
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
Interest rate	by agreement

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

Bank statement	Held at cashier's desk for collection	Postal delivery domestic	Postal delivery abroad
	EUR 1.09	EUR 1.43	EUR 1.66

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 card	PayLife Business Gold including insurance cover
	EUR 64.00 p.a. including PayLife Gold private card free of charge <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>

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.