

FEE INFORMATION FOR PAYMENT ACCOUNT

with basic features pursuant to § 25 (1) of the Austrian Consumer Payment Account Act (VZKG)

The features of a payment account with basic functions

A payment account with basic functions is offered by Austrian Anadi Bank AG exclusively in Euros and only provides the following banking services:

- All procedures necessary for opening, managing and closing the payment account
- Services for paying in a cash amount to the payment account
- Services for withdrawing cash from the payment account within the European Economic Area, at a customer service counter and also during and outside the bank's opening times at cash machines
- The execution of the following payment procedures within the European Economic Area:
 - Direct debits;
 - Payment procedures using payment cards, including online payments;
 - Transfers (including standing orders) at terminals and customer service counters (where available) and also via the Online Banking service provided by Austrian Anadi Bank AG
- Management of the payment account with basic functions on a credit balance basis.

Note

- Access to a payment account with basic functions is not linked to the obligatory purchase of additional services.
- The opening of a payment account with basic functions is restricted to consumers.
- As a service provided by us, transfers outside of the European Economic Area are also possible via the payment account with basic functions, as well as transfers within the European Economic Area in foreign currencies. Unless the currency in question is an EEA currency, the latter will be carried out under the applicable conditions of Austrian Anadi Bank AG for foreign payment transactions.
- Payment accounts with basic functions can only be held as individual accounts. No authorised signatories can be named.

Service	Charge
Account management charge	EUR 20 per quarter
Online Banking	Included
Account statements via self-service printer or Online Banking	Included
Maestro debit card with standard availability limit *	Included

Electronic accounting entries (e.g. Online Banking transfer, SEPA direct debit, booking of standing orders, payments into the account and transfers at the self service terminal, credit entries, payments and withdrawals using Maestro debit card in the European Economic Area)	Included
Over-the-counter transactions (e.g. paying cash into own account at the counter, withdrawing cash and making transfers at the counter)	Included
Setting up, altering and cancelling standing orders	Included
Interest rate	Credit interest rate 0.01% p.a. less CGT Debit interest rate 11.70% p.a. Overdraft charge rate 5.00% p.a.

Additional services:	Entgelt
Withdrawals using debit card outside of the European Economic Area in a non EEA currency	EUR 1.82 and 0.75% of the withdrawal amount / transaction
Payment using Maestro debit card outside of the European Economic Area in a non EEA currency	EUR 1.09 and 0.75% of the payment amount / transaction
<i>When you withdraw cash from ATMs in a <u>foreign</u> country, the operator of the respective ATM may charge a fee for cash withdrawals. The amount of such fee will be displayed on the ATM before you withdraw cash; by accepting to continue the transaction after such fee display, you enter into an agreement with the ATM operator on the amount of such fee. The fee will be debited to your current account along with the amount of cash withdrawn. Likewise, any fees charged by foreign ATM operators in connection with the fact that the ATM withdrawal is made in a foreign country will also be debited to your current account along with the amount of cash withdrawn.</i>	
Rectification of incorrect SEPA transfer	EUR 5.19
Cheque posting	EUR 0.52

Notes/Disclaimer:

*Standard availability limit: up to EUR 400,00 cash withdrawal per day and up to EUR 1,100.00 POS cash limit per week

The prices and services indicated above are merely an extract from the currently applicable schedule of fees and charges of Austrian Anadi Bank AG pursuant to § 35 of the Austrian Banking Act (BWVG), as displayed for inspection in the counter area.

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

Subject to change at any time. All information provided without guarantee.

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