

SME ACCOUNT

Overview of our services and prices

Account	SME Account
Account management charge	0.03% handling charge, calculated on the basis of the larger transaction side, + EUR 24.17 per quarter
Services	<ul style="list-style-type: none"> • Account management • Account statements via self-service bank statement printer or Online/Office Banking • Online Banking & App • Set-up, change or deletion of standing orders via Online/Office Banking Banking
Posting line	Included
Online/Office Banking transfer (in case of foreign transfers, applicable foreign transfer charges are added)	EUR 0.39
Withdrawals at ATMs, card payments	EUR 0.17
Data carrier posting / Credit entries	EUR 0.39
Data carrier – direct debit returns	EUR 0.60
Electronic postings, such as direct debit posting, transfer at self-service terminal	EUR 0.39
Credit entries/debit entries transfer manual	EUR 0.82
Standing order posting, automatic transfer services	EUR 0.60
Check postings	EUR 1.66
Cash withdrawal at cashier's desk	EUR 1.86
Cash payment into own account at self-service terminal	EUR 0.34
Cash payment into own account at cashier's desk	EUR 1.86
Transfer at cashier's desk	EUR 0.82
Closing entry	EUR 0.39
Express transfer	EUR 10.73
Post-processing of incorrect SEPA transfer	EUR 5.50
Information about non-execution or cost reimbursement for execution of a payment order due to insufficient funds*	EUR 4.11
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

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	

Account closure	Account closure	Account closure and transfer to another bank
	EUR 21.68	EUR 43.33

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.				

International Cash Management	Initial licence	Connection fee	Utilisation fee
	EUR 313.65	EUR 52.28 per bank	EUR 31.37 per quarter

STUZZA e-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

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
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 <i>The fees associated with these cards are charged directly by the credit card company.</i>	PayLife Business Classic Card including PayLife purchase protection	PayLife Business Gold card including insurance cover
	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>	

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

** 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.