

STUDENT ACCOUNT

Overview of our services and prices

The student account offers attractive features to all students who are validly enrolled at Austrian universities, (teachers') training schools, universities of applied sciences, colleges, medical technology schools and conservatories. The account terms and conditions apply until such time as the student has completed his/her studies, but in any event no longer than the age of 30.

Account	Student Account
Account management charge	Free of charge
Services	<ul style="list-style-type: none"> Account management Account statements via self-service bank statement printer or Online Banking Online Banking & App Maestro ATM card with standard transaction limit for one account holder Electronic postings, e.g. withdrawals at ATMs, card payments, data carrier posting, direct debit posting, Online Banking transfer, transfer at self-service terminal, Standing order posting, automatic transfer services Counter transactions e.g. cash withdrawals, transfers, cash deposits
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	Credit rate 0.01% p.a.**, debit rate 9.00 % p.a.**, overdraft rate 5.00% 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 [KES]). 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 with Online Banking EUR 2.63 when carried out by the bank 	EUR 7.14

Overdraft facility	Up to EUR 4,000.00 according to student's year of study Depending on credit rating
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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 131.82	
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	

Bank statement	Bank statement printer, Online 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. Free of charge for one account holder	
	Surcharge for Maestro ATM cards with increased 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.				

card complete credit cards <i>The fees associated with these cards are charged directly by the credit card company.</i>	card complete Student Card including insurance cover	
	First year free of charge Thereafter EUR 33.60 p.a. up to the age of 30	
<i>Cash withdrawals (card complete): 3.00% of the amount withdrawn, EUR 3.63 minimum charge per withdrawal Handling charge (card complete): 1.5% of transactions and cash withdrawals in non-EU countries or in foreign currencies, with the exception of transactions/withdrawals of EUR in Norway, Iceland, Liechtenstein and Gibraltar and of SEK within the EU.</i>		

Ask your service representative for current
CARD COMPLETE
 specials for new customers

*** Standard transaction limit: up to EUR 400.00 per day at ATMs and up to EUR 1,100.00 at POS terminals.

If the customer culpably falls into arrears on his payments, Austrian Anadi Bank AG shall be entitled to charge reminder fees for the first reminder letter, the second 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 of Austrian Anadi Bank AG pursuant to § 35 of the Austrian Banking Act (BWG), 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.

Last updated: April 2019. Terms and conditions valid until further notice. Subject to modifications at any time. All information provided without liability.