

# TERMS AND CONDITIONS FOR THE ONLINE ACCOUNT

The online account is offered in two different product versions (online salary/pension account and online current account). In the context of the product opening the customer can select one of the two products; in all cases, the conditions and features of the online current account apply if no salary/wage/pension payments in the defined minimum amount are paid into the online salary/pension account over a period of 3 consecutive months.

	Online salary/pension account	Online current account
<b>Minimum payment amounts</b>	Ongoing amounts paid in the form of salary/wage/pension in the amount of at least EUR 300 per month. If these payments are not received in the above monthly minimum amount for a period of 3 consecutive months, then as of the following month the conditions and features for the online current account will apply. If the online salary/pension account also has a credit card and/or an overdraft facility, Anadi Bank reserves the right in such a case to immediately withdraw or block the credit card and to terminate the overdraft facility.	None
<b>Services included free of charge</b>	<ul style="list-style-type: none"> <li>• Online account opening</li> <li>• Online identity verification via our cooperation partner WebID or by correspondence</li> <li>• Account switching service via our cooperation partner finleap connect or Anadi Bank</li> <li>• Account management</li> <li>• Internetbanking &amp; app</li> <li>• TresorTAN app</li> <li>• Signature of orders with TresorTAN</li> <li>• Electronic account statement via Internetbanking</li> <li>• Setting up, amendment and cancellation of standing orders in Internetbanking &amp; app</li> <li>• ATM card (debit card) with standard availability limit* for one account holder</li> <li>• One PayLife Classic Card (VISA or MasterCard) per account holder where annual transactions total EUR 3,000 or more **</li> </ul>	<ul style="list-style-type: none"> <li>• Online account opening</li> <li>• Online identity verification via our cooperation partner WebID or by correspondence</li> <li>• Account switching service via our cooperation partner finleap connect or Anadi Bank</li> <li>• Internetbanking &amp; app</li> <li>• TresorTAN app</li> <li>• Signature of orders with TresorTAN</li> <li>• Electronic account statement via online banking</li> <li>• Setting up, amendment and cancellation of standing orders in online banking &amp; app</li> <li>• ATM card (debit card) with standard availability limit* for one account holder</li> </ul>
<b>Account management charge</b>	EUR 0.00	EUR 14.74 quarterly
<b>Automated booking (e.g. transfer Internetbanking, cash withdrawal at ATMs and POS transactions, standing order booking)</b>	Free of charge	
<b>Booking at self-service machines in Anadi branches (e.g. self-service transfers, paying in at self-service terminal)</b>	EUR 0.52	
<b>Booking at the counter in Anadi branches (e.g. paying in cash, withdrawing cash, transfers)</b>	EUR 1.98	
<b>Post-processing of defective SEPA transfers</b>	EUR 7.53	
<b>Signature of orders using mobileTAN</b>	EUR 0.12	
<b>Other ad hoc communications (e.g. sending schedule of fees and charges of Austrian Anadi Bank AG pursuant to § 35 BWG)</b>	Online (via Internetbanking & app): free of charge By post: EUR EUR 10.46	
<b>Overdraft limit</b>	Up to twice the net monthly salary/wage/pension (normal monthly salaries) max. EUR 5,000 ***	Not possible
<b>Account closure</b>	Free of charge	
<b>Interest rate****</b>	Credit interest rate: currently 0.01% p.a. Borrowing rate: currently 7.00% p.a. Overdraft interest rate: 5.00% p.a.	Credit interest rate: currently 0.01% p.a. Borrowing rate: currently 10.00% p.a. Overdraft interest rate: 5.00% p.a.

Information about non-execution or cost reimbursement for execution of a payment order due to insufficient funds* * If the payment order is executed in customer's interest (e.g. to pay rent)	EUR 4.11
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Foreign payment transactions (incoming and outgoing payments)	
Plus any third-party costs – costs charged on the basis of the selected costs option	
up to EUR 100.00	Free of charge
EUR 100.01 to EUR 5,000.00	EUR 6.58
EUR 5,000.01 to EUR 12,500.00	EUR 10.98
EUR 12,500.01 and over	0.25% of the transaction amount

Standing orders/direct debit orders	Setting up a new standing order	Changing/cancelling a standing order
	Free of charge	<ul style="list-style-type: none"> <li>Free of charge with online banking</li> <li>EUR 2.63</li> </ul>

Overdraft protection insurance/protection in – Insured sum EUR 5,000	Up to age 40: annual premium EUR 30.76 40 and over: annual premium EUR 43.95
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ATM cards (Debit cards)	
ATM card (debit card)	EUR 28.56 p.a. (one card included free of charge)
Additional order for ATM card (debit card) with the same serial number	EUR 10.98
Additional order for ATM card (debit card) with a new serial number	EUR 28.56
Maestro blocking charge	Free of charge

Account statement	Internetbanking	Self-service statement printer
	free of charge	EUR 0.41

Paying in slip charge for paying cash in at the cash desk	Anadi customer to a third-party account at Anadi Bank	Anadi customer to an account at another bank
	EUR 6.00	EUR 6.00

Transaction charge ATM card (debit card)	ATM withdrawal		Card payment	
	In EU countries and in Norway and Iceland in EUR, in Sweden in SEK	In non EU countries and in foreign currency	In EU countries and in Norway and Iceland in EUR, in Sweden in SEK	In non EU countries and in foreign currency
	Free of charge	EUR 1.82 and 0.75% of the withdrawal amount/transaction	Free of charge	EUR 1.09 and 0.75% of the withdrawal amount/transaction
<p><i>These fees are charged directly by the clearing agency Payment Services Austria GmbH. 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></p>				

PayLife Classic Card	<u>Cash withdrawals (PayLife):</u> 3.30% of the amount withdrawn, minimum EUR 3.50 per cash withdrawal <u>Handling charge (PayLife):</u> 1.65% for transactions and cash withdrawals in foreign currency and for EUR transactions/withdrawals outside of the EU, except for transactions/withdrawals of SEK within the EU and of EUR in Norway, Iceland and Liechtenstein
	The fees associated with these cards are charged directly by the credit card company. Further charges for credit cards, which are set out in the GTC of PayLife credit cards, can be viewed at any time at <a href="http://www.paylife.at">www.paylife.at</a>

## Special conditions

Unless otherwise stated, the following applies in respect of all variants of the online account.

The online account is used to process payment transactions of the customer. The account is managed exclusively in Euros.

Account holders must be adult natural persons who are resident in Austria. The use of the online account is reserved exclusively for private purposes. Any use of the online account for business purposes is excluded. Anadi Bank may allow the account to be held as a joint account with a maximum of two account holders with individual powers of disposal who fulfil the above criteria. However, there is no entitlement to such a joint account, and Anadi Bank can refuse to set up such an account, without stating its reasons. The appointment of authorised signatories and the disposal of the account by persons with power of attorney are excluded.

For transactions on the account, in accordance with the scope of services offered the customer can use not only the integrated instruments of Internetbanking & app and cards but also the branches of Anadi Bank (self-service areas and cash desks) under the respectively applicable conditions. It is not possible for instructions or information to be issued by email, although requests by telephone and fax can be allowed following separate agreement.

The credit balance on the online account is payable on demand without any notice period. The interest on the account is subject to the conditions as stated above. Capital gains tax (CGT), currently 25%, is deducted by the Bank and paid to the competent Austrian tax office for the customer. In addition, other taxes and costs may arise for the customer which are not deducted and transferred via Anadi Bank or charged by Anadi Bank.

Unless any different agreement has been concluded, the online account is balanced quarterly per the last day of the month, with interest added/deducted.

Anadi Bank is entitled (but not obliged) to tacitly accept overdrawing on the account (overdrawing pursuant to § 23 of the Austrian Consumer Credit Act [Verbraucherkreditgesetz]).

### \* Standard availability limits for ATM card (debit card)

Cash withdrawal at ATMs: EUR 400 per day

Payment at POS terminals: EUR 1,100 per week

These limits cannot be increased. If ATM cards (debit cards) have been applied for, these are ordered by Anadi Bank immediately after the online account is opened.

### \*\* Issue of credit card, transaction-dependent annual charge for credit cards (purchase transaction scale):

The issuing of a credit card requires regular payment of salary/wage/pension amounts of at least EUR 900 per month per account holder as well as a positive, current appraisal of creditworthiness. The card is ordered after the 3rd such amount has been paid into the online salary/pension account and after a separate card application has been signed.

If the mandatory amounts are subsequently not paid into the online salary/pension account, Anadi Bank reserves the right to withdraw/block the credit card immediately.

The purchase transaction scale is a voluntary and non-binding bonus provided by Anadi Bank on the annual charge for the PayLife Classic Card, and depends on the annual transaction volume in the contractual year of the card, without any legal entitlement to any future bonus. The calculation basis for the annual transaction volume on the card is the purchase of goods undertaken with the PayLife Classic Card (i.e. excluding cash withdrawals, charges/expenses, prepayments). This bonus can be altered or suspended by Anadi Bank at any time.

The bonus is the current annual charge for a PayLife Classic Card as a maximum. Any bonus based on the annual transaction volume will be automatically taken into account in the statement of account of the annual charge by the credit card company.

It is not possible to upgrade to or apply for another credit card product for the online salary/pension account.

#### Purchase transaction scale per credit card:

EUR 0.00 to EUR 999.99 per year: currently EUR 22.00 p.a. (100%)

EUR 1,000.00 to 2,999.99 per year: currently EUR 11.00 p.a. (50%)

EUR 3,000.00 and over per year: free of charge

### \*\*\* Overdraft facility

The granting of an overdraft facility requires regular payment of salary/wage/pension amounts of at least EUR 300 per month into the account as well as a positive, current appraisal of creditworthiness; the facility is provided after the 3rd such amount has been paid into the online salary/pension account and after a corresponding application has been signed.

If the mandatory amounts are subsequently not paid into the online salary/pension account, Anadi Bank reserves the right to terminate the overdraft facility immediately.

### \*\*\*\*Interest

There is no entitlement to disposals over and above the credit balance on the account. If the Bank nevertheless tolerates disposals over and above the credit balance on the account, the borrowing rate as agreed with the account holder in the following paragraph is charged up to a debit amount of EUR 0.00, and the borrowing rate as agreed with the account holder in the following paragraph plus the agreed interest rate for overdrafts is charged from a debit amount of EUR 0.01.

Credit interest rate: 3 month Euribor less 5.00 percentage points, minimum 0.01% p.a. (less CGT)

Borrowing rate: 3 month Euribor plus 7.00 percentage points – the minimum borrowing rate is 7.00% p.a.  
(online salary/pension account) or 3 month Euribor plus 10.00 percentage points – the minimum borrowing rate is 10.00% p.a. (online current account)

Overdraft interest rate 5.00% p.a. for arrears of payment, if the delay in payment is the fault of the account holder(s); in this case the default interest arises in addition to the agreed borrowing rate and is calculated on the basis of the amount by which the account holder(s) is/are culpably in arrears; the specific default interest and the compound interest resulting therefrom are charged on an aliquot basis in the course of the contractually agreed account balancing.

### Interest adjustment EUR accounts

The interest is adjusted quarterly per 1.1., 1.4., 1.7. and 1.10. ("adjustment dates") of each year on the basis of the average values for the months of November, February, May, August of the 3 month Euribor (= indicator, published on the Euribor website of the European Money Market Institute ([www.emmi-benchmarks.eu](http://www.emmi-benchmarks.eu))), the new adjusted rate becoming effective on these adjustment dates. In the absence of any other agreement, this regulation also applies in regard to the determination of the first indicator value ("starting value").

The interest rate changes by the number of percentage points by which the indicator has changed in the comparison period. Any changes to be made are commercially rounded to 1/10 of a percentage point.

Anadi Bank undertakes to inform the customer of any changes in the interest rate based on changes in the indicator, and of the adjusted amount of the interest rate, regularly every quarter by means of the account statement. The above minimum borrowing rate agreement is not affected by this interest clause, and the customer must therefore pay the above minimum borrowing rate even if a lower borrowing rate would arise on the basis of the interest clause. The applicability of the agreed interest clause is not affected by the attainment of the minimum borrowing rate.

For periods in which the credit interest rate for the present account is computationally less than 0.01% p.a., interest is paid on the credit balance on the account at a rate of 0.01% (less CGT) p.a. The applicability of the agreed interest clause is not affected by the attainment of the minimum credit interest rate.

### Return of amounts credited

If Anadi Bank is obliged, on the basis of existing agreements, to return amounts (pension, wage, salary) or part amounts (part of pension, wage, salary) which have been credited to the account to the paying agency, Anadi Bank is authorised to do this.

### Notes

The above prices and services are merely an extract from the currently applicable schedule of fees and charges of Austrian Anadi Bank AG pursuant to § 35 BWG, as displayed for inspection in the cash desk area. On request we will also make the schedule of fees and charges of Austrian Anadi Bank AG pursuant to § 35 BWG available in your Internetbanking environment. Please send an email requesting the schedule of fees and charges to [onlinecustomers@anadibank.com](mailto:onlinecustomers@anadibank.com).

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