

YOUTH ACCOUNT

Overview of our services and prices

The Youth Account is a particularly attractive account for all young people from the age of 14 until the age of 19 years.

Account	Youth Account
Account management fee	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 for one account holder Electronic postings, e.g. withdrawals at ATMs, card payments, standing orders and direct debit orders, Online Banking transfers, transfers at self-service terminals Standing orders, automatic transfer services Counter transactions (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 [KESt]). The agreed mark-up (debit interest) is applied as the minimum interest rate.</i>

Standing 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

Customer card	Maestro ATM card
	1 card free of charge for young people. Transactions limited to EUR 400.00 per week.
	Each additional card: EUR 28.56 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	Free of charge	EUR 1.82 plus 0.75% of the amount withdrawn/transaction	Free of charge	EUR 1.09 plus 0.75% of the payment amount/transaction
<i>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.</i>				

card complete Prepaid Card <i>Charged directly by the credit card company.</i>	Primary card	Loading fee	Purchases in Austria (euro zone)	Handling charge for transactions outside the EU/in foreign currencies
		EUR 1.50 per month (EUR 1.00 p.m. annual fee for additional card)	1.00%	Free of charge
<i>Cash withdrawals (card complete): 2 withdrawals per month free of charge, thereafter EUR 3.00 per transaction Handling charge (card complete): 1.50% 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>				

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 apply until further notice. Subject to changes at any time. No warranty or representation is provided regarding the accuracy of the information contained herein.