

# GENERAL FEES & CHARGES

## CONSUMERS & CORPORATES – CIS

According to section 35 Austrian Banking Act (BWG)

<b>Securities custody accounts</b>		<b>Charges</b>
Custody account fee		0.60 %
yearly, debited quarterly in advance		for minor markets <sup>1</sup> 1.00 %; min. EUR 400.00
<b>Current accounts</b>		<b>Charges</b>
Account handling fee incl. two sub-accounts and five transfers SEPA	for consumers	EUR 150.00
	for corporates	EUR 250.00
quarterly, debited quarterly in advance	for further sub-accounts (per account)	EUR 50.00
TIPAS-internet yearly, debited quarterly in advance		EUR 50.00
<b>Asset management (All In)</b>		<b>Charges</b>
Asset management starting from EUR 100,000.00		1.10 %
yearly, debited quarterly ex post		min. EUR 1,000.00
Security trading (third-party charges not included)		included
Security custody account fee		included
Clearing account fee		included
Custody/Clearing account statement quarterly		included
<b>Securities transactions</b>		<b>Charges</b>
Purchase/Sale	fixed-income	0.50 %
plus third-party charges		min. EUR 50.00
	shares	1.00 %
		min. EUR 70.00
	investment funds	1.75 %
		min. EUR 70.00
Delivery in		free of charge
Delivery out	domestic securities	EUR 50.00
Per position, plus third-party charges	international securities	EUR 80.00
Limit order	expiration	EUR 70.00
	limit change	EUR 70.00
Collection fees	redemption, dividends & coupons	0.25 %
		min. EUR 25.00
Transaction reports pursuant to EMIR LEI (Legal Entity Identifier)		EUR 50.00
<b>Futures and options transactions</b>		<b>Charges</b>
Purchase/Sale		1.50 %*
plus third-party charges: *of transaction value		min. EUR 70.00
Allocation/exercise		1.50 %*
plus third-party charges: *of transaction value		min. EUR 70.00
<b>Euro-fixed-term deposit account (only when active account relationship already in place)</b>		<b>Charges</b>
Opening		free of charge
<b>One-time-loan (collateral loan, mortgage loan)<sup>2</sup></b>		<b>Charges</b>
100 % loan to value		3.50 %
		plus 6-month-EURIBOR min. 3.50 %
Handling fee		2.00 %
<b>Current account overdraft</b>		<b>Charges</b>
Commitment fee overdraft facility		1.00 %
yearly, exclusive interests		

<sup>1</sup> z.B. Albania, Belarus, Bosnia-Herzegovina, Bulgaria, Croatia, Egypt, Estonia, Israel, Kazakhstan, Lithuania, Macedonia, Montenegro, Romania, Slovakia, Slovenia, Thailand, Turkey.

<sup>2</sup> This condition for foreign currency loans requires natural hedge.

<b>Precious metals</b>		<b>Charges</b>
Purchase/Sale		1.00 % min. EUR 100.00
Custody account fee yearly, debited quarterly in advance		0.75 % segregated deposit 2.00 %, min. EUR 1,000.00
Delivery	within Austria	0.75 % min. EUR 500.00
	international	1.00 % min. EUR 1,000.00

<b>Payments/money transfers</b>		<b>Charges</b>
Transfer SEPA (fee applied starting from sixth SEPA transfer within a quarter, debited quarterly ex post)		EUR 50.00
Transfer NON-SEPA in EUR		EUR 50.00
Transfer NON-SEPA in foreign currency plus third-party charges imposed by the foreign correspondent bank		0.50 % min. EUR 100.00, max. EUR 3,000.00
Express transfer domestic		EUR 15.00
Transfer with additional option URGENT processing		EUR 50.00
Cash withdrawal/cash deposit/Cheque encashment plus third-party bank charges		1.00 % min. EUR 100.00
Returned debit charge		EUR 10.00
Foreign exchange commission Foreign currency is purchased by the customer at the bank's selling rate and sold at the bank's buying rate.		0.275 % min. EUR 50.00
<b>Information about payment rejection</b>		<b>EUR 10.00</b>
Late recall of a payment order		EUR 30.00 plus third-party charges
Fund recovery due to incorrect instructions		EUR 30.00 plus third-party charges

<b>Special services</b>		<b>Charges</b>
Set up fee with comprehensive compliance check		EUR 500.00 up to EUR 2,000.00
Clearing account closing	for consumers for corporates	free of charge EUR 500.00 up to EUR 2,000.00
Custody account closing		EUR 500.00 up to EUR 2,000.00
Probate proceedings		EUR 180.00 up to EUR 500.00
Confirmation of balance		EUR 100.00
Letter of confirmation for tax authorities		EUR 50.00
Bank reference letter (per item)		EUR 100.00
Statement of annual income (per item)		EUR 100.00
IPRE rating		EUR 500.00
Cancellation note		EUR 75.00
Reminder charges	1 <sup>st</sup> reminder 2 <sup>nd</sup> reminder 3 <sup>rd</sup> reminder call-in for immediate payment	EUR 10.00 EUR 20.00 EUR 30.00 EUR 60.00
Safe keeping of deposited pledge documents		EUR 30.00
Bank guarantees	set up fee once handling fee yearly	2.00 % min. EUR 400.00 1.00 % min. EUR 400.00
Safe deposit box yearly, debited quarterly in advance	key deposit (once) rent (depending on size)	EUR 300.00 from EUR 400.00
Credit cards yearly, debited quarterly in advance	main card additional card set up fee (once) mailing and insurance (once)	EUR 400.00 EUR 200.00 EUR 200.00 EUR 50.00
Special queries, investigations, non-receipt dispute (per item)		EUR 100.00
Charges for additional work (per hour)		EUR 200.00

**Statement delivery****Charges**

Hold mail	for consumers	EUR 600.00
yearly, debited quarterly ex post	for corporates	EUR 1,000.00
Mailing	each document	EUR 400.00
yearly, debited quarterly ex post	monthly	EUR 120.00
	quarterly	EUR 100.00
	half-yearly	EUR 75.00
	yearly	EUR 50.00

**Interest rates for current accounts**

Currency	credit interest rate	debit interest rate	overdraft interest rate surcharge on debit interest rate
Euro	0.00 %	8.00 %	5.00 %
US-Dollar	0.00 %	8.00 %	5.00 %
British Pound	0.00 %	8.50 %	5.00 %
Canadian Dollar	0.00 %	11.00 %	5.00 %
Hungarian Forint	0.00 %	10.50 %	5.00 %
Polish Zloty	0.00 %	11.00 %	5.00 %

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Client number: \_\_\_\_\_

Place/date: \_\_\_\_\_

Place/date: \_\_\_\_\_

Place/date: \_\_\_\_\_

Signature client: \_\_\_\_\_

Signature client relationship manager: \_\_\_\_\_

Signature authorized representative: \_\_\_\_\_