

Appendix I: Fees and charges list

This fees list forms an overview of the charges relating to:

1. Membership
2. Current account
3. Account statements
4. Cards
5. Payments and collections
6. Foreign currency conversion and exchange transactions
7. Credits
8. Operations
9. Other
10. VAT

1. Membership fee

	Basic	Premium
Monthly Membership fee	9 euro	39 euro

2. Current account

	Basic	Premium
Account opening	0 euro	0 euro
Account servicing	0 euro	0 euro
Account closing	0 euro	0 euro

3. Account statements (monthly)

	Basic	Premium
Available via the App	0 euro	0 euro
Sent by post	Not applicable	Not applicable
Provided through branches	Not applicable	Not applicable

4. Cards

	Basic	Premium
First debit card	0 euro	0 euro
Additional debit card	Not applicable	Not applicable
Card delivery (standard)	0 euro	0 euro
Card express delivery	8 euro	0 euro
Replacement of plastic for lost/ stolen debit card	0 euro	0 euro
ATM withdrawals (domestic and use of cards abroad)	Free for withdrawals of up to 1000 euro 1% for the exceeding amounts	Free for withdrawals of up to 2500 euro 0,5% for the exceeding amounts

5. Payments and collections

	Basic	Premium
Internal transfer	0 euro	0 euro
Local transfer (inside of the Bank's accounts)	0 euro	0 euro
Domestic transfers	0 euro	0 euro
SEPA European payments	0 euro	0 euro
Instant European payments to another bank (SEPA payments)	0 euro	0 euro
SEPA European Direct Debit	Not applicable	Not applicable
International payments (SWIFT)	0 euro	0 euro
Incoming transfers including return of funds	0 euro	0 euro
Cheques	Not applicable	Not applicable
Manual operations at the counter	Not applicable	Not applicable

6. Foreign currency conversion and exchange transactions

The standard margin on foreign currency conversions and exchange transactions is 0%. The rates used to convert currencies on the occasion of payments or foreign exchange transactions are based on the quotations in force on the international market. In normal market conditions, they can be compared to fx rates on specialised popular websites.

7. Credits

Fees and charges applicable to credits or loans are defined in specific agreements concluded with the Bank on a case by case basis.

8. Operations

	Basic	Premium
Access to support centre via chat in App	0 euro	0 euro
Manual operations at the support centre	Not applicable	Not applicable

9. Other

	Basic	Premium
Access to the App	0 euro	0 euro

10. VAT

All our fees include VAT.