

Appendix I: Fees and charges list - Light Membership

This fees list 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. Savings account / Term deposit account
8. Loans
9. Operations
10. Other
11. Pay-per-view option - Premium services

1. Membership

Monthly Membership fee	1,9 euro
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2. Current account

Account opening	0 euro
Account servicing	0 euro
Account closing	0 euro

3. Account statements (monthly)

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

4. Cards

First debit card	0 euro
Additional debit card	Not applicable
Card delivery (standard)	0 euro
Card express delivery	8 euro

Replacement of plastic for lost/ stolen debit card	5 euro
ATM withdrawals (domestic and use of cards abroad) up to 300 euro (monthly limit)	0 euro
ATM withdrawals (domestic and use of cards abroad) above 300 euro (monthly limit)	2% of the amount

5. Payments and collections

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

Account opening	0 euro
Account servicing	0 euro
Account closing	0 euro
Annual settlement	0 euro
Withdrawals and deposit via the App	0 euro
Manual operations at the counter	Not applicable

8. Loans

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

9. Operations

Access to support centre via chat in App	Not applicable
Manual operations at the support centre	Not applicable

10. Other

Access to the App	0 euro
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11. Pay per view option - Premium services

Depo Maximization	10 euro (one off usage)
Recurrent bill cutting	10 euro (one off usage)
Incidental bill butting	Not available
Asset management	Not available
Concierge	Not available