

## **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**

<b>Monthly Membership fee</b>	1,9 euro
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### **2. Current account**

<b>Account opening</b>	0 euro
<b>Account servicing</b>	0 euro
<b>Account closing</b>	0 euro

### **3. Account statements (monthly)**

<b>Available via the App</b>	0 euro
<b>Sent by post</b>	Not applicable
<b>Provided through branches</b>	Not applicable

### **4. Cards**

<b>First debit card</b>	0 euro
<b>Additional debit card</b>	Not applicable
<b>Card delivery (standard)</b>	0 euro
<b>Card express delivery</b>	8 euro

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

#### **5. Payments and collections**

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

<b>Account opening</b>	0 euro
<b>Account servicing</b>	0 euro
<b>Account closing</b>	0 euro
<b>Annual settlement</b>	0 euro
<b>Withdrawals and deposit via the App</b>	0 euro
<b>Manual operations at the counter</b>	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

<b>Access to support centre via chat in App</b>	Not applicable
<b>Manual operations at the support centre</b>	Not applicable

### 10. Other

<b>Access to the App</b>	0 euro
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### 11. Pay per view option - Premium services

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