

Appendix I: Fees and charges list

Applicable as from 15 May 2020.

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

1. Membership
2. Current account
3. Savings account
4. Account statements
5. Cards
6. Payments and transfers
7. Foreign exchange transactions
8. Credits and loans
9. Operations
10. Business Max services
11. Concierge Services
12. Other

All fees as listed in this Appendix include VAT.

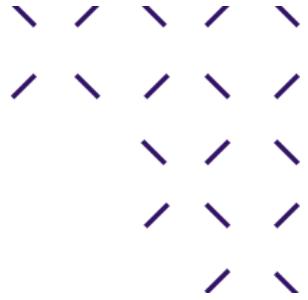
1. Membership fee

	Basic	Premium
Monthly Membership fee	9 euro	39 euro

2. Current account

	Basic	Premium
Account opening	0 euro	0 euro
Account management	0 euro	0 euro
Account closing	0 euro	0 euro

3. Savings account



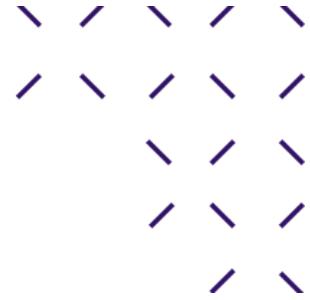
	Basic	Premium
Account opening	0 euro	0 euro
Account management	0 euro	0 euro
Account closing	0 euro	0 euro

4. Account statements (monthly)

	Basic	Premium
Electronic account statements available via the App	0 euro	0 euro
Sent by post	Not applicable	Not applicable
Available via the branches of the Bank	Not applicable	Not applicable

5. Cards

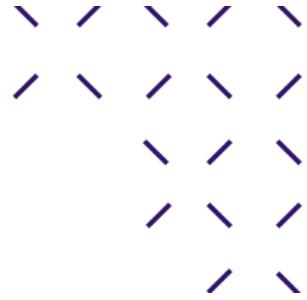
	Basic	Premium
First debit card	0 euro	0 euro
Additional debit card	0 euro	0 euro
First credit card	Not applicable	Not applicable
Additional credit card	Not applicable	Not applicable
Card delivery (standard)	0 euro	0 euro
Card express delivery	8 euro	0 euro
Replacement of physical card in case of loss or theft	0 euro	0 euro



ATM withdrawals (both domestic and foreign use of cards) up to 1000 EUR or the equivalent of 1000 EUR in another currency	0 euro	0 euro
ATM withdrawals (both domestic and foreign use of cards) exceeding 1000 EUR or the equivalent of 1000 EUR in another currency	1% of the amount exceeding 1000 EUR or the equivalent of 1000 EUR in another currency Maximum limit for withdrawals is 10 000 EUR or the equivalent of 10 000 EUR in another currency	0 euro Maximum limit for withdrawals is 10 000 EUR or the equivalent of 10 000 EUR in another currency

6. Payments and transfers

	Basic	Premium
Transfers between own accounts	0 euro	0 euro
Internal transfers (between accounts held with the Bank)	0 euro	0 euro
Domestic transfers	0 euro	0 euro
SEPA European transfers	0 euro	0 euro
Instant SEPA European transfers to another bank	0 euro	0 euro
European Direct Debit	0 euro	0 euro
International transfers (SWIFT)	0 euro	0 euro
Incoming transfers, including reimbursement of funds	0 euro	0 euro
Standing order	0 euro	0 euro
Cheques	Not applicable	Not applicable



Manual operations	Not applicable	Not applicable
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7. Foreign 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 prevailing on the international market. Under normal market conditions, these can be compared to fx rates available on commonly used specialised websites.

8. Credits and loans

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

9. Operations

	Basic	Premium
Access to the Happiness Centre (support centre) via chat in the App	0 euro	0 euro
Manual operations	Not applicable	Not applicable

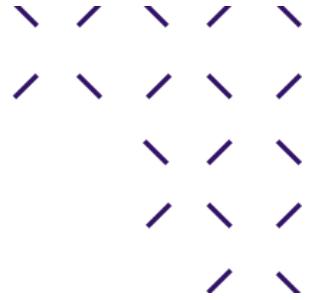
10. Business Max services

Certain Business Max services are offered to the Client by a third party service provider, whether or not in cooperation with the Bank, and are subject to the specific terms and conditions as provided to the Client at the moment of applying for the opening of the specific service concerned. Additional fees and charges (if any) will be indicated in these specific terms and conditions.

11. Concierge Services

	Basic	Premium
Access to Concierge Services	Not applicable	0 euro*

*The Client's use of Concierge Services may give rise to costs payable by the Client to the Supplier. We recommend the Client to carefully read the Terms and Conditions of the Bank as well as the applicable terms of use and/or terms of sale of the Supplier concerned.



12. Other

	Basic	Premium
Access to the App	0 euro	0 euro
Access to the Web App	0 euro	0 euro