

GENERAL FEES & CHARGES International (Std)

CONSUMERS & CORPORATES

According to section 35 Austrian Banking Act (BWG)

Securities custody accounts

		Charges
Custody account fee		0.60 %
yearly, debited quarterly in advance	for minor markets	1.00% min. EUR 400,00

Current accounts

		Charges
Account handling fee incl. two sub-accounts, one custody acc. and five SEPA-transfers	for consumers	EUR 165.00
quarterly, debited quarterly in advance	for corporates	EUR 275.00
	for any further sub-acc./custody acc.	EUR 55.00

Euro-fixed-term deposit account

		Charges
Opening and account handling		free of charge

Asset management (All In)

		Charges
Asset management starting from EUR 100,000.00		1.20 %
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

Securities transactions

		Charges
Purchase/Sale plus third-party charges	fixed income	0.55 % min. EUR 70.00
	shares	1.35 % min. EUR 70.00
	investment fund	1.90 % min. EUR 70.00
Delivery fees per position, plus third-party charges	delivery in	free of charge
	delivery out within Austria	EUR 100.00
	delivery out international	EUR 100.00
Collection fees	redemption	0.15 % min. EUR 25.00
	dividends and coupons	0.15 % min. EUR 25.00

Precious metals

		Charges
Custody account fee yearly, debited quarterly in advance		1.00 %
	segregated deposit	2.00 % min. EUR 1,000.00
Purchase/Sale plus third-party charges		1.10 % min. EUR 100.00
Delivery fees per position, plus third-party charges		0.80 % min. EUR 500.00

Payments/money transfers

	Charges
Transfer SEPA (fee applied starting from sixth SEPA transfer within a quarter, debited quarterly ex post)	EUR 55.00
Transfer NON-SEPA in EUR	EUR 55.00
Transfer NON-SEPA in foreign currency	0.55 %
plus third-party charges imposed by the foreign correspondent bank	min. EUR 100.00, max. EUR 3,000.000
Transfer with additional option URGENT processing	EUR 55.00
Cash withdrawal/cash deposit	EUR 1.00 %
plus third-party bank charges	no min.
	foreign notes 1.00 %
	min. EUR 50.00
Returned debit charge	EUR 10.00
Foreign exchange commission	0.30 %
Foreign currency is purchased by the customer at the bank's selling rate and sold at the bank's buying rate.	min. EUR 50.00
Information about payment rejection	EUR 11.00
Late recall of a payment order	EUR 33.00
plus third-party bank charges	
Fund recovery due to incorrect instructions	EUR 33.00
plus third-party bank charges	

Current account overdraft

IPRE Rating	EUR 550.00
Cancellation note	EUR 80.00
Reminder charges	
	1 st reminder EUR 11.00
	2 nd reminder EUR 22.00
	3 rd reminder EUR 33.00
	call-in for immediate payment EUR 66.00
Safe keeping of deposited pledge documents	EUR 33.00
Credit cards	
yearly, debited, quarterly in advance	main card (yearly) EUR 440.00
	additional card (yearly) EUR 220.00
	set-up fee (once) EUR 220.00
	mailing and insurance (once) EUR 55.00

Special services

	Charges
Set-up fee with comprehensive compliance check	EUR 300.00 up to EUR 2,000.00
Clearing account closing	
	for consumers free of charge
	for corporates EUR 500.00 bis EUR 2,000.00
Confirmation of balance	EUR 110.00
Statement of annual income (per item)	EUR 110.00
Special queries, investigations, non-receipt dispute (per item)	EUR 110.00
Charges for additional work e.g. Probate proceedings, Letter of confirmation, Bank reference letter	EUR 220.00
per hour	
Update of company documents abroad (plus fixed costs)	EUR 220.00

Statement delivery

	Charges
TIPAS online portal	free of charge
Delivery yearly, debited quarterly ex post	EUR 110.00