

GENERAL FEES & CHARGES - AUT06

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 own funds	0,20 %
	for minor markets *)	1,00 %
		min. EUR 300,00

Current accounts		Charges
Account handling fee for securities clearing account incl. two sub-accounts, one custody acc. and five SEPA-transfers	for consumers	EUR 11,00
quarterly, debited quarterly in advance	for corporates	EUR 55,00
Account handling fee incl. two sub-accounts and five SEPA-transfers	for any further sub-acc./custody acc.	EUR 11,00
quarterly, debited quarterly in advance	for consumers	EUR 27,50
	for corporates	EUR 55,00
	for any further sub-acc.	EUR 27,50

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 0,50 % min. EUR 70.00
	shares & own funds 0,50 % min. EUR 70.00
	investment fund 1,50 % 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 free of charge
	dividends and coupons free of charge

Precious metals	Charges
Custody account fee	1,00 %
yearly, debited quarterly in advance	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 5.50
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	main card (yearly)	EUR 440.00
yearly, debited, quarterly in advance	additional card (yearly)	EUR 220.00
	set-up fee (once)	EUR 220.00
	mailing and insurance (once)	EUR 55.00

Special services

		Charges
Clearing account closing	for consumers	free of charge
	for corporates	EUR 50.00
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 25.00

*) Croatia, Turkey, Slovakia, Slovenia, Czech Republic, Belarus, etc.