



Name of the account provider: Bank Gutmann Aktiengesellschaft
Account name: Service Category Access
Date: 12/01/2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full Information is available in our price display Service Category Access.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Service Category Access Includes a package of services consisting of: Maintaining the account Max. one current account included Credit transfer [Outgoing credit transfer] SEPA credit transfer and EUR against EUR (outside the EEA area): Outgoing credit transfer between own accounts	annual 0.75% (+20% VAT) Fee is debited to client's account quarterly ex post earliest on 1 st January, 1 st April, 1 st July and 1 st October, based on the total amount of the market value respectively credit balances of all securities accounts, settlement cash accounts and current accounts of the business relationship on 31 st December, 31 st March, 30 th June and 30 th September respectively. Basis of calculation for the fee is the equivalent of the market value respectively the credit balances of all securities accounts, settlement cash accounts and current accounts in Euro.

<p>(payer and payee are identical)</p> <p>Incoming credit transfer</p> <p>SEPA credit transfer and EUR against EUR (outside the EEA area)</p> <p>Foreign currency against foreign currency (without conversion)</p> <p>Credit transfer between accounts with Bank Gutmann</p> <p>Standing order Set up/change/cancellation of a standing order</p> <p>Automatic confirmation of execution</p> <p>Claim and/or investigation</p> <p>Cash deposit [Cash deposit in EUR and foreign currency]</p> <p>Cash withdrawal [Cash withdrawal in EUR and foreign currency]</p> <p>Providing debit card [ATM Card] up to two debit cards included</p> <p>Services beyond these quantities will be charged separately.</p> <p>Maintaining the account</p> <p>Online banking</p> <p>Requested account statement [Manual dispatch of transaction records in individual case]</p>	<p>for the second and any further current account, each:</p> <p>Total annual fee EUR 40.00</p> <p style="text-align: right;">Service not available</p> <p>per case EUR 50.00</p>
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Payments (excluding cards)	
Credit transfer [Outgoing credit transfer]	<p>SEPA credit transfer and EUR against EUR (outside the EEA area) 0.25% handling fee (min. EUR 30.00 per credit transfer)</p> <p>Foreign currency against EUR 0.25% exchange fee (min. EUR 30.00 per credit transfer)</p> <p>Foreign currency against foreign currency (without conversion) 0.25% treatment fee (min. EUR 30.00 per credit transfer)</p> <p>Foreign currency against foreign currency (with conversion) 0.25% exchange fee (min. EUR 30.00 per credit transfer)</p> <p>Rush order additional EUR 30.00 per credit transfer</p> <p>Third-party charges exceeding EUR 30.00 flat fee in case of fee instruction OUR</p>
Incoming credit transfer	<p>Foreign currency against EUR 0.25% exchange fee (min. EUR 30.00 per credit transfer)</p> <p>Foreign currency against foreign currency (with conversion) 0.25% exchange fee (min. EUR 30.00 per credit transfer)</p>
Standing order	<p>Execution</p> <p>SEPA credit transfer and EUR against EUR (outside the EEA area) 0.25% handling fee (min. EUR 30.00 per credit transfer)</p>
Direct debit	SEPA Direct Debit (EUR against EUR) EUR 0.00
Information on refusal	EUR 0.00
Cards and cash	
Providing debit card [ATM Card]	<p>for the third and any further debit card, each: annual EUR 67.50</p> <p>Cash withdrawals with debit card within the Euro area EUR 0.00</p>

	Cash withdrawals with debit card outside the euro area	EUR 0.00
Overdrafts and related services		
Arranged overdraft		individually agreed interest, plus any agreed facility fee
Overrunning of overdraft facility		any interest depends on account currency

Comparison website of the Federal Chamber of Labour (Bundesarbeitskammer)

At <https://www.bankenrechner.at/> you can find a website open to the public and free of charge operated by the Federal Chamber of Labour (Bundesarbeitskammer) that enables you to compare the fees charged by payment service providers in Austria for the most representative services related to payment accounts.