



**Name of the account provider:** Bank Gutmann Aktiengesellschaft  
**Account name:** Service Category Full 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 Full Access.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Service Category Full Access</b>  Includes a <b>package of services</b> consisting of:  <b>Maintaining the account</b> Unlimited number of current accounts  <b>Credit transfer</b> [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 <sup>st</sup> January, 1 <sup>st</sup> April, 1 <sup>st</sup> July and 1 <sup>st</sup> 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 <sup>st</sup> December, 31 <sup>st</sup> March, 30 <sup>th</sup> June and 30 <sup>th</sup> 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.

(payer and payee are identical)

**Incoming credit transfer**

SEPA credit transfer and EUR against EUR (outside the EEA area)

Foreign currency against foreign currency (without conversion)

**Credit transfer between accounts with Bank Gutmann**

**Standing order**

Set up/change/cancellation of a standing order

**Automatic confirmation of execution**

**Manual confirmation of execution**

**Claim and/or investigation**

**Postal dispatch of account statements and records monthly** (for clients with Online Reporting or postal correspondence held by the Bank for collection)

**Postal dispatch of account statements and records more often than monthly (daily or weekly)**

**Requested account statement**

[Manual dispatch of account statements and records in individual case]

**Automatic dispatch of account statements and records to a secondary address**

**Cash deposit**

[Cash deposit in EUR and foreign currency]



	SEPA credit transfer and EUR against EUR (outside the EEA area) 0.25% handling fee (minimum charge of EUR 30.00 per credit transfer)	
<b>Direct debit</b>	SEPA Direct Debit (EUR against EUR)	EUR 0.00
<b>Information on refusal</b>		EUR 0.00
<b>Cards and cash</b>		
<b>Providing debit card</b> [ATM Card]	for the third and any further debit card, each: annual	EUR 67.50
	Cash withdrawals with debit card within the Euro area	EUR 0.00
	Cash withdrawals with debit card outside the euro area	EUR 0.00
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		individually agreed interest, plus any agreed facility fee
<b>Overrunning of overdraft facility</b>		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.