



Fee information

Name of the account provider: **Schoellerbank Aktiengesellschaft**
 Account designation: **Privatkonto Premium / EUR / domestic / C consumer**
 Date: 25.09.2023

- We hereby inform you about the fees that will be incurred through the use of the most representative services that are linked to the payment account so that you can compare these with other accounts.
- Fees may also be incurred for services that are not indicated here. You can find complete information in the terms and conditions.
- A glossary of the terms used here is available free of charge.

Service	Fee	EUR
General services linked to the account		
Account management fee	Monthly	41.67
	Total annual fees	500.00
Requested account statement	Duplicate e-statement	0.30
Payments (cardless)		
Standing order	Standing order change by bank	
	Standing order – new creation/ resumption by bank	free of charge
	Standing order change by bank	free of charge
	Standing order deletion by bank	free of charge
	Standing order insufficient coverage	10.00
	Standing order change over Internet	
	Standing order – new creation via online banking	free of charge
	Standing order – change via online banking	free of charge
	Standing order – deletion via online banking	free of charge
	Standing order change via self service terminal	
	Standing order – new creation via self service terminal	free of charge
	Standing order – change via self service terminal	free of charge
Standing order – deletion via self service terminal	free of charge	
Cards and cash		
Providing a debit card	Standard/billing	20.00
	Package/no billing	free of charge
	ROW edition	20.00
	TAN card	free of charge
Overdrafts and related services		
Arranged overdraft	Service not available	
Overrunning of overdraft facility	Debit interest (in %)	12.5770
	Overdraft interest (in %)	3.00

You can view a fee comparison on the website of the Federal Chamber of Labour at www.bankenrechner.at.

List of the most representative services linked to a payment account

General services linked to the account	
Maintaining the account	The account provider operates the account for the use by the customer.
Online banking	The account provider enables banking transactions to be performed via an Internet connection and the customer performs banking transactions through this online banking facility.
Requested account statement	An account provider makes a separate account statement available to the customer upon request in conjunction with maintaining the account, for which a separate fee is to be paid.
Payments (cardless)	
Credit transfer	The account provider conducts credit transfers as instructed to by the customer from the customer's account to another account.
Incoming credit transfer	The customer receives the amount of a payment credited to their account, that was not paid in by them over the counter or using a teller machine operated by their payment service provider.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Information on refusal	The account provider informs the customer separately about payment transactions that have been refused (standing orders, credit transfers, direct debits).
Cards and cash	
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Cash deposit	The customer pays in cash at the service counter or telling machine of the their payment service provider, which the account provider credits to the customer's account.
Cash withdrawal	The customer takes cash out of the customer's account.
Overdrafts and related services	
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Overrunning of overdraft facility	The customer overruns their available balance with a payment transaction that is tolerated by the account provider and in the case of an arranged overdraft facility the maximum overdraft limit.