



WIENER PRIVATBANK

Immobilieninvest AG

INTEREST RATES AND GENERAL CHARGES – All-in

According to § 35 BWG

All-in	Charges
All-in fee Charged in advance every quarter	1.1%, (minimum charge: EUR 850.00) plus third-party charges
Custody account charge	included
Clearing account	included
Tipas Internet Portfolio per annum plus 20% VAT	included
Custody/clearing account statement 4x per year by post	included
Investment funds	Charges
Issue surcharge for third-party investment funds	up to 5%
Issue surcharge on own investment funds	up to 2.5%
Securities trading	Charges
Domestic securities trading plus third-party charges	0.45%, (minimum charge: EUR 20.00)
International securities trading plus third-party charges	0.5%, (minimum charge: EUR 35.00)
Delivery of securities per item, plus 20% VAT and third-party charges	EUR 30.00
Current accounts	Charges
Current account charge	EUR 50.00 per quarter
Transfers to own accounts	free of charge
Interest on deposits	2%
Interest on debit balances	7.5%
Overdraft interest Fictitious yearly interest	6% surcharge in bp
Account closure plus 20% VAT	EUR 50.00
Current account statement 4x per year by post	free of charge
Payments/special services	Charges
Domestic/EU bank transfer	free of charge
Domestic priority payments	EUR 10.00
International EUR bank transfer (up to EUR 50.000.00)	EUR 20.00
International EUR bank transfer with shared charges (starting from EUR 50.000.00)	EUR 20.00
International EUR bank transfer with charges paid by sender plus third-party bank charges imposed by the foreign correspondent bank	EUR 30.00
Additional option for URGENT processing	EUR 10.00
International foreign-currency bank transfer up to the equivalent of EUR 12.000.00 plus third-party bank charges imposed by the foreign correspondent bank	EUR 20.00
International foreign-currency bank transfer up to the equivalent of EUR 50.000.00 plus third-party bank charges imposed by the foreign correspondent bank	EUR 25.00

	EUR 60.00
Foreign exchange commission	0.25%, (minimum charge: EUR 5.00)
Foreign currency is purchased by the customer at the bank's selling rate and sold at the bank's buying rate	
Domestic cheque collection	EUR 5.00
International cheque collection	EUR 15.00
plus third-party bank charges imposed by the foreign correspondent bank	
Returned direct debit charges	EUR 7.00
Probate proceedings	EUR 180.00 plus VAT
Verification statement	EUR 50.00 plus VAT
Letter of confirmation for tax authorities	EUR 50.00 plus VAT
1 st payment reminder	EUR 10.00
2 nd payment reminder	EUR 20.00
Repayment	EUR 60.00