

# Seite 0.500 ..... ZAHLUNGSVERKEHR - Inland s Komfort Konten for Private Customers

	s Komfort Konto Plus	s Komfort Konto	s Konto
<b>CREDIT INTEREST</b>	<b>0,125 % / per annum</b>		
<b>ACCOUNT HANDLING</b>			
• account handling fee per quarter	<b>28.47 Euro (1)</b>	<b>14.24 Euro (2)</b>	<b>10.55 Euro</b>
<b>TRANSACTION FEES</b>			
• automatically processed entries resp. self service transactions	<b>included</b>		<b>0.16 Euro</b>
• non automated entries, cash deposits	<b>0.85 Euro</b>		
• cash withdrawals	<b>1.90 Euro</b>		
• additional fee for urgent payments - non automated entries - via electronic banking - PRIEURO	<b>12.00 Euro 6.50 Euro 20.00 Euro</b>		
<b>ACCOUNT STATEMENT</b>			
• account statement via ATM Service or netbanking	<b>included</b>		
• account statement via branch	<b>1.90 Euro</b>		
• mailing of account statement	<b>0.85 Euro + postage</b>		
• PDF account statement via netbanking digitally signed	<b>0.47 Euro</b>		
• copy of account statement or voucher • copy of account per page	<b>4.30 Euro</b>		
<b>STANDING ORDERS / DIRECT DEBITS / CREDIT TRANSFERS</b>			
• opening, amending, closing of standing orders or direct debits	<b>0</b>		
• refusal of booking due to lack of cover or account block	<b>4.95 Euro</b>		
• putting a stop on a direct debit (per order)	<b>4.95 Euro</b>		

(1) Included in the account handling fee of the s Komfort Konto Plus: 1 BankCard, 1 Erste Bank VISACard Gold and the insurance service "home assistance"

(2) Included in the account handling fee of the s Komfort Konto: 1 BankCard

## Seite 0.501 ..... ZAHLUNGSVERKEHR - Inland s Komfort Konten for Private Customers

	s Komfort Konto Plus	s Komfort Konto	s Konto
<b>CHEQUE</b>			
• cheque book (with 10 cheques) incl. postage		5.00 Euro	
• Stop payment on cheques (per order)		11.00 Euro	
<b>REMINDERS</b>			
• payment reminder		21.00 Euro	
• 1 <sup>st</sup> reminder		37.00 Euro	
• 2 <sup>nd</sup> reminder		47.00 Euro	
• reminder of due claims		25.00 Euro	
• non-automated call in of payment		60.00 Euro	
<b>OTHER BANK SERVICES</b>			
• per hour		76.00 Euro	
• recall/amendment of credit transfer on customer request		18.00 Euro	
• confirmation for inland revenue office		7.50 Euro	
• closing of account		0	
• inquiry of a notary, implementation of a decision		2 % from the capital on the day of death, min. 25.00 Euro max. 200.00 Euro	
<b>SPECIAL OUTSIDE CHARGES</b>			
Outside charges imposed on us will be passed on.			

For further information concerning cards please see the separate price list "Current prices for Cards".

# Seite 0.640 ..... Zahlungsverkehr - Ausland

## Foreign Currency Accounts for Private Customers

<b>INTEREST RATE</b>	
<ul style="list-style-type: none"> <li>• Debit and credit interest rates depend on the Euromarket. Please ask your account manager for the current interest rates.</li> </ul>	
<b>ACCOUNT HANDLING FEE</b>	
<ul style="list-style-type: none"> <li>• account handling fee</li> </ul>	0.025 % of the credit/debit balance on your account – whichever is the higher min 5.86 Euro per quarter
<b>TRANSACTION FEE</b>	
<ul style="list-style-type: none"> <li>• transaction fee per entry</li> </ul>	0.35 Euro, min 1.82 Euro per quarter
<b>ACCOUNT STATEMENT</b>	
<ul style="list-style-type: none"> <li>• account statement via ATM service or netbanking</li> </ul>	0.00
<ul style="list-style-type: none"> <li>• account statement via branch</li> </ul>	0.34 Euro
<ul style="list-style-type: none"> <li>• PDF account statement via netbanking digitally signed</li> </ul>	0.47 Euro
<ul style="list-style-type: none"> <li>• mailing of account statement</li> </ul>	0.34 Euro + postage
<ul style="list-style-type: none"> <li>• copy of account statement or voucher</li> <li>• copy of account per page</li> </ul>	4.30 Euro
<b>DEBIT TRANSFERS</b>	
<ul style="list-style-type: none"> <li>• Transfer charge per transaction &gt; EUR 5,500.01 &lt; EUR 5,500.--</li> </ul>	0.20 % 9.70 Euro
<b>CREDIT TRANSFERS</b>	
<ul style="list-style-type: none"> <li>• Transfer charge per transaction &gt; EUR 5,500.01 &lt; EUR 5,500.--</li> </ul>	0.20 % 9.70 Euro
<b>STANDING ORDERS / DIRECT DEBITS / CREDIT TRANSFERS</b>	
<ul style="list-style-type: none"> <li>• opening, amending, closing of standing orders or direct debits</li> </ul>	0
<ul style="list-style-type: none"> <li>• standing order handling fee</li> </ul>	see debit/credit transfers above
<ul style="list-style-type: none"> <li>• refusal of booking due to lack of cover or account block</li> </ul>	4.95 Euro
<b>CASH TRANSACTIONS</b>	
<ul style="list-style-type: none"> <li>• withdrawals and deposits in a foreign currency</li> </ul>	1,50 % commission, min. 3.50 Euro
<ul style="list-style-type: none"> <li>• deposits in EUR</li> </ul>	0.25 % commission; min 3.63 Euro
<ul style="list-style-type: none"> <li>• withdrawals in EUR</li> </ul>	0.25 % commission; min 3.63 Euro
<b>REMINDERS</b>	
<ul style="list-style-type: none"> <li>• payment reminder</li> </ul>	21.00 Euro
<ul style="list-style-type: none"> <li>• 1<sup>st</sup> reminder</li> </ul>	37.00 Euro
<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> reminder</li> </ul>	47.00 Euro
<ul style="list-style-type: none"> <li>• reminder of due claims</li> </ul>	25.00 Euro
<ul style="list-style-type: none"> <li>• non-automated call in of payment</li> </ul>	60.00 Euro

In addition, we will pass on all outside charges imposed on us. Special conditions/charges apply to any other transactions such as urgent payments, bank cheques etc. Please consult your account manager.

Erste Bank / Konditionenaushang - Ausgabe: 01.10.2009

# Seite 0.550 ..... ZAHLUNGSVERKEHR - Inland

## Current prices for Cards

<b>MaestroCard:</b>	
• BankCard	1.74 Euro per month
• BankCard spark7	0
• BankCard StudentID	0
• BankCard-replacement	4.19 Euro
<b>BotenCard:</b>	
• new and replacement order	3.00 Euro
<b>s Kreditkarten - s MasterCard:</b>	
• s MasterCard First	1.57 Euro per month
• s MasterCard First for students	0
• s MasterCard Gold	4.54 Euro per month (1)
• s MasterCard Gold second card	2.27 Euro per month (1)
• s Kreditkarten-Duo Gold (s MasterCard Gold + s VisaCard Gold)	5.82 Euro per month (1)
• s MasterCard Gold for students	2.27 Euro per month (1)
• s MasterCard Aesculap	4.54 Euro per month (1)
• s Kreditkarten-Duo Aesculap (s MasterCard Aesculap + s VisaCard Aesculap)	4.54 Euro per month (1)
<b>s Kreditkarten - s VisaCards:</b>	
• s VisaCard First	1.57 Euro per month
• s VisaCard First for students	0
• s VisaCard Gold	4.54 Euro per month (1)
• s VisaCard Gold second card	2.27 Euro per month (1)
• s Kreditkarten-Duo Gold (s MasterCard Gold + s VisaCard Gold)	5.82 Euro per month (1)
• s VisaCard Gold for students	2.27 Euro per month (1)
• s VisaCard Aesculap	4.54 Euro per month (1)
• s Kreditkarten-Duo Aesculap (s MasterCard Aesculap + s VisaCard Aesculap)	4.54 Euro per month (1)
• s VisaCard Platinum	8.75 Euro per month
• s VisaCard Platinum second card	4.54 Euro per month
• s VisaCard Privat Banking	4.54 Euro per month
• s VisaCard Falstaff Gourmet	9.16 Euro per month (2) (Starting from an annual turnover of EUR 7500.- the card fee will be refunded)
• s VisaCard Falstaff Gourmet second card	4.58 Euro per month (2) (Starting from an annual turnover of EUR 7500.- the card fee will be refunded)
• s VisaCard GÖD First	0.82 Euro per month
• s VisaCard GÖD Gold	2.91 Euro per month
• s VisaCard GÖD Gold second card	1.58 Euro per month
• copy of account statement	4.00 Euro

(1) Special offer till 31.12.2010: First year free – If you are using the card in the first 4 weeks after card order

(2) First and second year free - special offer till 31.12.2010

# Seite 0.551 ..... ZAHLUNGSVERKEHR - Inland

## Current prices for Cards

<b>s Kreditkarten - settlement</b>	
Settlement (monthly account statement) 1 x per month at the 25th of the each month	<b>Credit period:</b> 10 days after settlement
<b>s Kreditkarten - interests of installment payment, debit interests and default interests</b>	
Interest payment by instalments / debit interest in % per year 12 % 13,50 % 14,75 %	Fictitious yearly interest rate at maximum utilization of credit line 12,87 % 14,58 % 16,02 %
Calculation of interest on a monthly base (= calendar day divided through 360)	
<b>s Kreditkarten - reminder</b>	
- payment reminder - 1 <sup>st</sup> reminder - 2 <sup>nd</sup> reminder	<b>35.00 Euro</b> <b>35.00 Euro</b> <b>35.00 Euro</b>
Outside charges imposed on us will be passed on.	
<b>s Kreditkarten transactions- additional to transaction fees:</b>	
• s Kreditkarten - payments in Euro within EU	<b>0</b>
• s Kreditkarten - payment - in other currencies or - in Euro outside EU	<b>1 % of the amount (1)</b>
• s Kreditkarten - cash withdrawal in Euro within EU	<b>3 % of the amount (2)</b> min. 3.63 Euro
• s Kreditkarten - cash withdrawal - in other currencies or - in Euro outside EU	<b>3 % of the amount + 1 % (1) (2)</b> min. 3.63 Euro
<b>ATM cash withdrawal/ATM cash desk - additional to transaction fees</b>	
• Maestro Card ATM cash withdrawal or POS cash desk - in Euro within EU	<b>0</b>
• Maestro Card ATM cash withdrawal - in Euro outside EU or (3) - in other currencies (1) (3)	<b>1.82 Euro + 0.75 %</b>
• POS cash desk in other currencies (1)	<b>1.09 Euro + 0.75 %</b>
<b>note: ATM withdrawal or POS payments independent from the country or in which currency the transaction is done</b>	<b>separate fee for ATM withdrawal or POS payments will be charged, if the information about the fee was provided in advance</b>
<b>PUTTING A STOP ON</b>	
• MaestroCards:	<b>36.34 Euro</b>
• s Kreditkarten:	<b>36.34 Euro</b>

(1) Exchange rates: For foreign currencies the exchange rates used by PayLife (MaestroCard), VISA International (s Kreditkarten) will be charged.

(2) For s Kreditkarten only: debit interests from the date of cash withdrawal

(3) not applicable for ATM of Erste Bank Group