

Fee Schedule CEE

Account opening fee (optional)	EUR 250.00
Credit Interest	0,125% p.a.
Debit Interest	8,00% p.a.
Overdraft commission	4,50% p.a.
Transaction fee (non-SEPA, incoming and outgoing)	0,125% min EUR 5,20 max EUR 500
SEPA payments	free of charge
Optional (EUR): turnover commission	0,10%
Account management fee per quarter	EUR 11,00
Bank statement	
Keep ready at the bank	0.29 per statement
Keep ready at safe deposit box	0.29 per statement
Self-service statement – statement printer	free of charge
(After 5 months or 300 postings, statements are automatically sent.)	Postage
Sending bank statement	Postage
Posting fee	
Line fee per posting	EUR 0.25
ATM withdrawals	EUR 0.28
Hypo office banking and tele banking postings initiated by the customer	EUR 0.22
Internet postings initiated by the customer	EUR 0.22
Other electronic postings initiated by the customer	EUR 0.27
Payment form-based postings	EUR 0.60
Tele banking: automatic image-voucher attached to the bank statement	EUR 0.20
Postings with processing confirmation	EUR 1.05
Cash and cheque postings	EUR 1.60
All other postings plus cent balancing	EUR 0.31
Return data carrier	EUR 0.14
Night safe deposits per box for customer	EUR 4.20
Daily cash receipts deposits for customer	EUR 5.30
Cash Card	
Card – Maestro	EUR 21,80 per year
Ordered as of 1 October of a year	EUR 21,80 as of the following year
Reorder Maestro, e.g. in case of loss	EUR 10,80
Fee for blocking Maestro	EUR 40,90
ATM withdrawals	
Card – Maestro	
In the Euro Area	free of charge
Outside the Euro Area	EUR 1,86 + 0,75%
Maestro POS payment	
In the Euro area	free of charge
Outside the Euro area	EUR 1,12 + 0,75%
Internet banking	free of charge
Closing charges	EUR 150,00
Confirmations, for example of business relations or audit confirmations to customers or to the auditors upon customers request	EUR 78.00 per hour according to effort, minimum EUR 78.00