

List of Prices and Services

Date: 16.10.2025

Mobile banking

 Monthly fee	€0.00
 Inactive account fee	€0.00
 Minimum balance required	€0.00

Deposit accounts

 Current Account	€0.00
 Printed Account statement	€5.00
 Overdrawn account/unplanned overdraft	€0.00

Interest on accounts

 Current Account for deposits up to €10.000	0.15% ¹
 Savings Account	2.80%
 Term deposit	
3 months	2.70%
6 months	2.75%
12 months	2.30%
24 months	2.40%
36 months	2.50%

Payments

 SEPA transfer	€0.00
 SEPA instant	€0.00

Cards

 Virtual card monthly fee	€0.00
 Physical card monthly fee	€0.00
 Physical card delivery fee	€0.00
 Express delivery of physical card within EU	€15.00
 Express delivery of physical card non-EU	€30.00
 Replacement of physical card fee	€7.50

Transactions

 Currency conversion fee	0.00%
 Transaction receipt fee	€0.00
 ATM withdrawal fee in EUR ²	4.00%
 ATM withdrawal fee in other currency ²	4.00%
 Cash advance to account fee	4.00%
€ Fee for MCC 7995 and 6012 transactions ³	5.00%
 Chargeback fee	€25.00

Transaction limits	
📶 Daily purchases on payment terminals (POS)	€3,000
🌐 Daily internet purchases (ECOM)	€3,000
🏧 Daily ATM withdrawal ²	€500
🏧 Daily cash advance to account	€1,000
SEPA Direct Debit ⁴	
⚠️ Direct debit chargeback fee	€5.00
⚠️ Failed chargeback fee	€3.50

Credit Agreement	
Borrowing	
€ Account monthly fee	€0.00
% Borrowing rate purchases ⁵	22.00%
% Borrowing rate cash advances ⁵	22.00%
Invoice	
📅 Minimum monthly payment rate ⁶	7.00%
📅 Payment Deferral	
Up to 100 EUR	€15.00
Over 100 EUR up to 200 EUR	€20.00
Over 200 EUR up to 300 EUR	€25.00
Over 300 EUR	€30.00
⚠️ Invoice reminder	€3.50

¹per annum for deposits up to €10,000. No interest is due for deposits exceeding this amount

²ATM withdrawal – Note, you may also be charged a fee by the ATM operator.

³Fee for use of Credit Card for MCC 7995 and 6012 related transactions (casinos, online casinos, games of chance, bookmakers, lotteries % of the transaction value and totalisers).

⁴Applicable to credit card only.

⁵Borrowing rate – Fixed interest per annum charged on a daily basis on the balance of the cash advances outstanding from the date the cash advance is taken out until it is repaid.

⁶Minimum monthly repayment – 20 EUR or the minimum payment rate of the credit amount shown on your Monthly Statement (whichever is higher), plus all accrued interest and any fees listed in the Monthly Statement, must be paid each month.