



FEE INFORMATION DOCUMENT

Name of the account provider: PANCRETA BANK S.A.

Account name: Payment Account

Date: 13/04/2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the General Terms of Transactions, the Rates and charges for deposit accounts, the Rates charges for other basic banking transactions and in the Account Opening Application.

TERM	DEFINITION	FEE		
GENERAL ACCOUNTS SERVICES				
Provision of account statement	Provision of account activity/balance statements in paper form over and above those required by law or regulation or contract.	-Free of charge for the past month -5€ per account for statements from 19/11/2012 -10€ per account for statements older than 16/11/2012, with maximum 100€ per client request.		
Web banking registration	Registration for and use of web banking services.	Free of charge		
Provision of notifications	Provision of updates on payment account's balance and activity, alerts, etc. through sms or e-mail.	Free of charge		
CARDS AND CASH				
Cash withdrawal from an ATM of the customer's own provider	The customer takes cash out of the customer's account, from an ATM of the customer's own payment service provider.	Free of charge		
Cash withdrawal from an ATM of another provider	The customer takes cash out of the customer's account, from the ATM network of another payment service provider.	Cash withdrawal in Euro currency within EEA	-50€ -200€ -600€	Free of charge (Additional charges may arise from the ATM provider)
		Cash withdrawal in Foreign Currency within EEA	-50€ -200€ -600€	Free of charge (Additional charges may arise from the ATM provider)



TERM	DEFINITION	FEE		
Debit Card Subscription	Debit card subscription fee.	7,20 €/annually		
PAYMENTS (EXCLUDING CARDS)				
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.	Free of charge between accounts within the Bank. Outside the Bank see Credit Transfer SEPA.		
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.	Free of charge		
Credit Transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, within SEPA.	Branch Network	1.000€	5,5€
			5.000€	5,5€
			15.000€	30€
		e-banking (Pancreta on line)	1.000€	0€
			5.000€	1€
			15.000€	2€
Payment of amounts due/bills	A payment service enabling the customer to pay amounts due and bills (e.g. amounts due to a tax authority, social security funds, insurance undertakings, utilities).	Branch Network (According to the Organization)	from 0,00€ –to 2,50€	
		e-banking - Pancreta on line - (According to the Organization)	from 0,00€ – to 0,1€	