



**Name of the account provider:** Euram Bank (European American Investment Bank Aktiengesellschaft)  
**Name of the account:** Euram Payment Account  
**Date:** 30.9.2022

- This document provides information on the fees charged for the main services linked to the payment account to enable you to compare these fees with other accounts.
- Fees may also arise for using services that are not listed herein. Detailed information is available on display at the bank.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General Account Services</b>		
<b>Account opening consumers</b>	one-time	EUR 300.00
<b>Account opening companies/trusts</b>	one-time	EUR 500.00
<b>Account closing</b>		EUR 50.00
<b>Account Management (Euram Payment Account)</b>	per quarter <b>total annual fee</b>	EUR 80.00 <b>EUR 320.00</b>
Includes a service package consisting of:		
- Online banking (e-banking)		EUR 0.00
- Online access client portfolio		EUR 0.00
- Account statements on a monthly basis		EUR 0.00
<b>Payments (excluding cards)</b>		
<b>Incoming transfers</b>		EUR 0.00
<b>Outgoing transfers/Internal transfers</b>		
<b>Transfer (SEPA-Transfer in EUR)<sup>1)</sup></b>	paper-based transfer	EUR 10.00
	via online banking	EUR 10.00
<b>Transfers (which do not qualify as SEPA-Transfers)</b>	paper-based transfer	0.25 %
	via online banking	0.25 %
	min. EUR 150.00 / max. EUR 1,000.00	
<b>Payment confirmation via e-mail</b>	paper-based transfer	EUR 20.00
	via online banking	EUR 00.00

<p><b>Documentary check for all transfers</b></p> <p><b>Information on the non-execution of a transfer</b></p> <p><b>Standing order</b></p> <p><b>Currency conversion</b></p> <p><b>Other fees</b></p> <ul style="list-style-type: none"> <li>- Complaints for incoming and outgoing transfers</li> <li>- Various confirmations (balance confirmation, tax residence certificate etc.)</li> <li>- Reprint of account statements / confirmations / settlement statements / correspondence</li> <li>- Bank reference</li> </ul> <p><small>1) (SEPA is short for "Single European Payment Area") A SEPA transfer is a transfer within the EU with correct indication of the IBAN account number and correct indication of the BIC of the beneficiary bank, and the beneficiary bank must be a SEPA participant. 2) plus third-party bank fees</small></p>	paper-based transfer	EUR 150.00
	online	EUR 0.00
	for lack of funds	EUR 20.00
	Set-up	EUR 15.00
	Change	EUR 10.00
	Cancellation	EUR 10.00
	Interest rate	0,25 % min. EUR 20.00
		EUR 20.00 <sup>2)</sup>
		EUR 250.00 <sup>2)</sup>
	Per page	EUR 4.00 <sup>2)</sup> EUR 50.00
<b>Overdraft and related services</b>		
<b>Agreed overdraft</b> (debit interest)	Interest rate p.a.	to be agreed
<b>Exceeding of the overdraft facility</b> (overrun interest)	Interest rate p.a.	to be agreed

Please note: The Federal Chamber of Labour (Bundesarbeitskammer) operates a website in accordance with §§ 10 ff of the Consumer Payment Act (Verbraucherzahlungsgesetz) to allow a comparison of the fees charged for payment accounts by various payment service providers in Austria.