

Appendix I: Fees and charges list - Light Membership

Valid as from 01.07.2020 for Clients onboarded since 01.07.2020.
Valid as from 01.09.2020 for Clients onboarded before 01.07.2020.

This list of fees provides an overview of the charges relating to:

1. Membership
2. Current account
3. Account statements
4. Cards
5. Payments and transfers
6. Foreign exchange transactions
7. Term deposit account
8. Credits and loans
9. Operations
10. Other
11. Pay-per-view option - Premium services

All fees as listed in this Appendix include VAT.

1. Membership

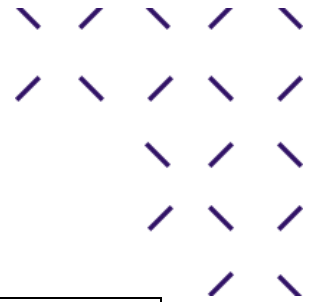
Monthly Membership fee	1,90 EUR
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2. Current account

Account opening	0 EUR
Account management	0 EUR
Account closing	0 EUR
Account top-up (monthly limit: 1.000 EUR)	0 EUR

3. Account statements (monthly)

Electronic account statements available via the App	0 EUR
Sent by post	Not applicable



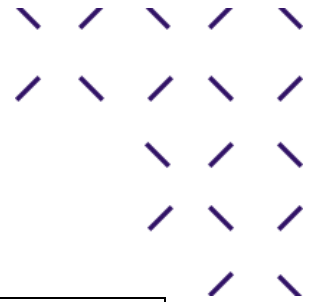
Available via the branches of the Bank	Not applicable
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4. Cards

First debit card	0 EUR
Additional debit card	Not applicable
Card delivery (standard)	0 EUR
Card express delivery	8 EUR
Replacement of physical card in case of loss or theft	5 EUR
ATM withdrawals (both domestic and foreign use of cards) up to 300 EUR or the equivalent of 300 EUR in another currency (monthly limit)	0 EUR
ATM withdrawals (both domestic and foreign use of cards) above 300 EUR or the equivalent of 300 EUR in another currency	2% of the amount exceeding 300 EUR or the equivalent of 300 EUR in another currency

5. Payments and transfers

Transfers between own accounts	0 EUR
Internal transfers (between accounts held with the Bank)	0 EUR
Domestic transfers	0 EUR
SEPA European transfers	0 EUR
Instant SEPA European transfers to another bank	0 EUR
European direct debit	0 EUR
International transfers (SWIFT)	0 EUR



Incoming transfers, including reimbursement of funds	0 EUR
Standing order	0 EUR
Cheques	Not applicable
Manual operations	Not applicable

6. Foreign exchange transactions

The standard margin on foreign exchange transactions is 0%. The rates used to convert currencies on the occasion of payments or foreign exchange transactions are based on the quotations prevailing on the international market. Under normal market conditions, these can be compared to fx rates available on commonly used specialised websites.

7. Term deposit account

Account opening	0 EUR
Account management	0 EUR
Account closing	0 EUR
Manual operations	Not applicable

8. Credits and loans

Fees and charges applicable to credits and loans are defined in specific agreements concluded with the Bank on a case-by-case basis.

9. Operations

Access to the Happiness Centre (support centre) via chat in the App	0 EUR
Manual operations	Not applicable



10. Other

Access to the App	0 EUR
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11. Pay per view option - Premium services

Credit Card	Not available
Max Bills	10 EUR (per usage)