FOREIGN-CURRENCY ACCOUNTS

Interest rates and posting fees for foreign-currency accounts 01.11.2026.

Credit interest, debit interest, overdraft fee	
These fees will depend on the interest rates of the relevant currencies. Fees shall be converted at the relevant foreign currency exchange rates and rounded to one tenth of currency units	
Account maintenance fee (quarterly)	EUR 10,61
Bank Statement	
Electronic bank statement	free of charge
Self-service statement - statement printer	free of charge
(After 11 months or 300 postings; statements are automatically sent.)	Postage
Keep ready at the bank	EUR 0,43
Keep ready at the safe deposit box	EUR 0,43
Sending bank statement	Postage
Account management fee	
Line fee per posting	EUR 0,39
For each item:	
HBP- and tele banking postings initiated by the customer	EUR 0,26
Internet postings initiated by the customer	EUR 0,26
Other electronic postings initiated by the customer	EUR 0,30
Postings with processing confirmation	EUR 0,43
Cash and cheque postings	EUR 0,56
All other postings plus cent balancing	EUR 0,43
Return data carrier	EUR 6,84
Deposit on / withdrawal from currency accounts	1 % cash deposit fee
Account closing charge	free of charge
Account closing charge initiated by the bank EUR 13,39	
Other fees - see notive posted at the front-desk	

FATCA

Additional account management fee for US account holders* subject to FATCA reporting to the IRS per years (debited on June 30)	EUR 334,79 p.a.

The agreed compensations for permanent services provided by the bank (except for interest) are adjusted effective on 1 November of a year on the basis of the Consumer Price Index 2000 published by Statistik Austria or any index replacing the same.

*US account holders are: i) US citizens, ii) US residents for tax purposes and iii) account holders with US indicia upon failure to provide appropriate "cure" documentation, and in consideration of entity accounts i) entitties organized in the US and ii) entities controlled by a US person

DVR:0018774