CURRENT ACCOUNT FINANCIAL INTERMEDIARIES INTERNATIONAL

Interest rates and posting fees for current accounts as of 01.11.2026.

Account opening fee (optional)	EUR 259,00
Credit interest	0,020 % p.a.
Debit interest	7,900 % p.a.
Exceeding comission	3,000 % p.a.
Overdraft commission	3,000 % p.a.
Transaction fee	bis zu 0,25%
Optional (EUR) Turnover commission (on the outgoing amount)	bis zu 0,25%
Account maintenance fee per quarter	EUR 19,98

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 0,37
ATM withdrawals	EUR 0,43
Payment Cash-Recycler	EUR 0,42
HBP- and tele banking postings initiated by the customer	EUR 0,37
Internet postings initiated by the customer	EUR 0,37
Other electronic postings, initiated by the costumer	EUR 0,43
Payment form-based postings	EUR 1,01
Telebanking automatic image-voucher attached to the bank statement	EUR 0,36
Postings with processing confirmation	EUR 0,51
Cash and cheque postings	EUR 28,55
All other postings	EUR 0,51
Return data carrier	EUR 6,84

Cash card - Maestro	EUR 31,73 per year
Ordered as of 1 October of a year	EUR 31,73 as of the following year
Reorder Maestro, e.g. in case of loss	free of charge
Reorder Maestro, on any other grounds	EUR 31,73
Reorder Maestro, express	EUR 38,00
Fee for blocking Maestro	free of charge

ATM withdrawals - Maestro	
In the Euro area	free of charge*
Outside the Euro area	EUR 1,86 + 0,75%

POS payment - Maestro	
In the Euro area	free of charge*
Outside the Euro area	EUR 1,12 + 0,75%

Account closure fee	free of charge
Confirmations of business relations	EUR 88,06 per hour
(Bank referende letter, audit conformation, etc.)	EUR 88,06 according to effort min. EUR

ONLINE BANKING

	free of charge
cardTAN reader	EUR 15,88 one-time fee
cardTAN signatur card	EUR 31,73 per year

TELEBANKING-MBS (OTHER DEDICATION)

monthly fee per account	13,6528

FATCA

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

OTHER - SE NOTICE POSTET AT THE FRONT-DESK

*Some credit institutions and companies in Austria and in the Euro zone have been charging a compensation on withdrawals from cash machines and on payments at POS terminals. Those compensations are not for services provided by Hypo and are payable by the customer to the credit institutions and company charging those fees.

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) entities organized in the US and ii) entities controlled by a US person.