

Payments (excluding cards)	
Credit transfer	Fee for outgoing payments • Electronic orders No fee • Service fee per payment EUR 75.00 for non-electronic orders
Payment option «OUR»	Surcharge EUR 10.00 - 60.00 (VP Bank client pays all charges)
Standing order	No fee
Direct debit	Service not available
Cards and cash	
Providing a debit card	Service not available
Providing a credit card	
• Brokering a credit card with a third-party bank and issuance of the credit card	One-off EUR 100.00
• Credit card guarantee at client-account level	Yearly EUR 150.00
• Change to credit card limit	EUR 35.00
Cash withdrawal	
• Cash withdrawal in EUR/CHF	1.00% of transaction amount
• Cash withdrawal in other currencies than EUR/CHF	1.00% of transaction amount plus third-party fees
Overdrafts and related services	
Tolerated overdrafts	
Debit interest rate depending on currency	
• EUR, USD, CHF, AUD, CAD, DKK, GBP, HKD, JPY, NOK, NZD, SEK, SGD	9.50% (variable interest rate)
• PLN	13.625%
• ZAR, AED, CNY, CZK, HUF, ISK, RUB, THB, TRY	20.00%
Arranged overdraft	
Debit interest rate	
EUR	3.375%
USD	3.000%
CHF	3.000%
AUD	6.125%
CAD	3.625%
DKK	3.375%
GBP	3.250%
HKD	4.000%
JPY	2.250%
NOK	5.125%
NZD	6.625%
SEK	4.250%
SGD	4.750%
PLN	9.625%
ZAR	16.125%