



Name of the account provider: VP Bank (Luxembourg) SA
Account name: Current account Private Banking
Date: 24.09.2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in [specify names of the relevant pre-contractual and contractual documents].
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
<p>Maintaining the account Includes a package of services consisting of:</p> <ul style="list-style-type: none"> • 1 portfolio with subaccounts • Quarterly account statement • Access to Online Banking • Electronic payments • Standing orders <p>A fixed account management fee for the accounts managed per portfolio is charged for each additional portfolio.</p> <p>Services beyond these quantities will be charged separately.</p>	<p>Per quarter EUR 50.00 Total annual fee EUR 200.00</p> <p>Per quarter EUR 20.00 Total annual fee EUR 80.00</p>
<p>Online Banking</p> <ul style="list-style-type: none"> • Account and securities deposit account information • Payments • Electronic delivery of bank correspondence • Message exchange with the Bank via a secure channel 	<p>Included in the package of services</p>
<p>Account statement Mailing</p>	<p>Included in the package of services Postal charges will be passed on</p>

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	9.50%
• EUR, USD, CHF, AUD, CAD, DKK, GBP, HKD, JPY, NOK, NZD, SEK, SGD	(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%