



Account provider: **CaixaBank, S.A.**

Account name: **HolaBank Living Solutions**

Date: **13-04-2023**

- This document provides information on the fees applicable for the main services associated with this payment account. You can use it to compare the fees charged on other accounts.
- Fees may also apply for the use of other services associated with the account, not listed here. All information can be found in the pre-contractual information document, in the contract and on CaixaBank's website ([www.CaixaBank.es](http://www.CaixaBank.es)).
- We have also provided a free glossary of the terms used in this document.

Service	Fee												
<b>General account services</b>													
Package of services [HolaBank-Living Solutions Account] <ul style="list-style-type: none"> <li>– <b>Maintenance and administration of 1 current account (20 direct billing charges a month)</b></li> <li>– <b>Issuance and maintenance of 1 standard credit card contract (1 card contract with 1 holder and 1 beneficiary)</b></li> <li>– <b>SEPA transfers in euros made online and at ATMs up to €20,000 (24 transfers a year)</b></li> <li>– <b>Euro cheque deposits for cheques issued by a financial institution in Spain</b></li> <li>– <b>Certificates requested by CaixaBank Now</b></li> <li>– <b>Access to and use of Online Banking</b></li> <li>– <b>Other services with special conditions (maximum €200/transaction):</b> <ul style="list-style-type: none"> <li>• <b>Guaranteed cheque issuance</b></li> <li>• <b>Individual transfer issue in euros, to destinations within the EU, non urgent and with all data provided (different from the 24 included in the account)</b></li> <li>• <b>Receipt of currency transfers</b></li> </ul> </li> </ul>	<b>Total annual fee €140 (€35 / quarterly)</b>												
<b>Payments (excluding card payments)</b>													
<b>Transfer</b>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Standard SEPA transfer in euros</td> <td style="text-align: right;">0.40% (min. €3.95)</td> </tr> <tr> <td>Standard SEPA in euros, online or through ATMs</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Up to €20,000</td> <td style="text-align: right;">€0</td> </tr> <tr> <td style="padding-left: 20px;">Over €20,000</td> <td style="text-align: right;">0.40% (min. €3.95)</td> </tr> <tr> <td>Immediate SEPA transfer in euros</td> <td style="text-align: right;">0.40% (min. €3.95) + €1.99</td> </tr> <tr> <td>Non-SEPA transfer in foreign currency, standard</td> <td></td> </tr> </table>	Standard SEPA transfer in euros	0.40% (min. €3.95)	Standard SEPA in euros, online or through ATMs		Up to €20,000	€0	Over €20,000	0.40% (min. €3.95)	Immediate SEPA transfer in euros	0.40% (min. €3.95) + €1.99	Non-SEPA transfer in foreign currency, standard	
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	Shared costs	0.6% (min. €15.0)
	Sender costs	0.7% (min. €27.0)
	Currency exchange	+2.5% on market exchange rate
<b>Standing order</b>	SEPA in euros, online or through ATMs	€0
	SEPA in euros, rest standing orders	0.30% (min. €2.75)
Cards and cash		
<b>Issuance and maintenance of a debit card [Visa Debit]</b>	Annual	€ 50
<b>Issuance and maintenance of one standard credit card</b>	Annual (In relation to a single card contract, 1 holder's card and 1 beneficiary's card free of charge)	€ 48
<b>Debit cash withdrawal from ATMs using a card</b>	Own ATM	€ 0
	Other banks	100% ATM owner fee
<b>Credit cash withdrawal from ATMs using a card</b>	For credit withdrawals [Any ATM]	4.50% (min. €4)
	Other banks	0% ATM owner fee
Overdrafts and related services		
<b>Express overdraft [Available Salary] Tacit overdraft</b>	Setup fee	1.824%
	Setup fee	0.20%
	Interest rate	0.00%
	Recovery of overdue balances	€ 40
Other services		
<b>Negotiation and compensation of cheques</b>	National cheques in euros	€ 0
<b>Refunding of cheques</b>	National cheques in euros	4.50% (min. €18)
<b>Alert service</b>	Six-monthly	€ 6
	<b>Total annual fee</b>	<b>€ 12</b>
	More than 50 alerts in six-month, per message	€ 0.15

**Date:**

**Branch where you are attended:**

**Signature and acceptance of the loan contract**

By signing this documentation you accept that we have delivered it to you and that you have read it.

**The holder**


**By CaixaBank, S.A.**



Chief Operating Officer