



Fees notification document



Account provider: CaixaBank S.A.

Account holder: HolaBank Account Date:

12-03-2018

- 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).
- We have also provided, free of charge, a glossary of the terms used in this document.

Service	Fees
General account services	
Account maintenance	Quarterly maintenance € 0
	Annual fee total € 0
Payments (excluding card payments)	
Transfer	SEPA transfer in euros, standard 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)
	SEPA transfer in euros, immediate 0.6% (min. €8.00)
	Non-SEPA transfer in foreign currency, standard
	Shared expenses 0.6% (min. €15.00)
Sender costs 0.7% (min. €27.00)	
Currency exchange +2.5% on market exchange rate	

Standing order	SEPA in euros, online or through ATMs	€ 0
	SEPA in euros, rest standing orders	0.30% (min. €2.75)
Cards and cash		
Issuance and maintenance of a debit card [Visa Electron]	Annual (First deposit card free)	€28
Issuance and maintenance of a credit card [Visa Classic]	Annual (First deposit card free)	€43
Debit cash withdrawal from ATMs using card	CaixaBank ATM Other companies	€0 100% TCC
Cash withdrawal from ATMs using credit card	For credit withdrawals [any ATM] Other companies	4.50% (min. €4) 0% TCC
Overdrafts and related services		
Arranged and unarranged overdrafts [Available balance]	Setup fee	1.824%
	Interest rate	0.00%
	Recovery of overdue balances	€35
Other services		
Negotiation and compensation of cheques	National cheques in euros	€0
Refunding of cheques	National cheques in euros	4.50% (min. €18)
Alerts service	Six-monthly	€6
	Total annual fee	€12
	More than 50 alerts in a 6-month period, per message	€0.15

Package of services	Fees
<p>Package of services [HolaBank-Living Solutions Account]</p> <ul style="list-style-type: none"> - Maintenance and administration of 1 current account (20 direct billing charges a month) - Issuance and maintenance of 1 card (single contract with cards for primary holder and named user) - SEPA transfers in euros made online and at ATMs up to €20,000 (24 transfers a year) - Euro cheque deposits for cheques issued by a financial institution in Spain - Certificates required by CaixaBank Now - Access to and use of Online Banking - Other services with special conditions (maximum €200/transaction): <ul style="list-style-type: none"> . Guaranteed cheque issuance . Individual transfer issue in euros, to destinations within the EU, non urgent and with all data provided (different from the 24 included in the Servicuenta) . Statutory EU transfer receipt . Receipt of foreign currency transfers 	<p>Quarterly €24</p> <p>Total annual fee €96</p>
<p>Services exceeding these amounts will be charged separately.</p>	