



## Fee Information Document

Name of the account provider: Optima bank S.A.

Account name: Current or Savings Account

Date: 21-07-2020

- 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 General Banking Terms & Conditions, Pre-contractual Information on Deposits as well as in Bank's Commissions Price List & Other Charges Schedule.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
Provision of account activity/balance statement to the customer's mailing address on a monthly basis		€3
Provision of account activity/balance statement upon customer's request at the bank branch	€0,50 per page for statement older than the previous month	
Provision of updates (Alerts)	Service unavailable for the account	
<b>Payments (excluding cards)</b>		
Debiting of the Account depending on the Organisation concerned via the use of Direct Debits (One-off, Recurrent-Standing Orders)	Service unavailable for the account	
Payment of Dues/Bills via debiting of the Account depending on the Organization concerned	Bank branch	Service unavailable for the account
	E-banking	€0.00-€0.50

Payments (excluding cards)		
Outgoing credit transfer €5.000 within the European Economic Area	Bank branch	€20
	E-banking	€1
Outgoing credit transfer €10.000 within the European Economic Area	Bank branch	€0 Additional currency conversion charges may apply
	E-banking	€1
Incoming credit transfer €5.000 within the European Economic Area		€0 Additional currency conversion charges may apply
Incoming credit transfer €10.000 within the European Economic Area		€0 Additional currency conversion charges may apply
Cards and cash		
Cash withdrawal from a euro denominated account in euro currency via the use of a debit card from an ATM network of other payment service providers (e.g. bank) within the Eurozone	€150	1% with minimum €3 and maximum €5
	€600	1% with minimum €3 and maximum €5
Cash withdrawal from a euro denominated account in foreign currency via the use of a debit card from an ATM network of other payment service providers (e.g. bank) outside the Eurozone	€150	1% with minimum €3 and maximum €5
	€600	1% with minimum €3 and maximum €5
Credit Cards – Subscriptions		€40 annually
Prepaid Cards – Subscriptions		Service unavailable for the account
Debit Cards – Subscriptions		€0

## Terms Glossary

Term	Definition
Maintaining the account	The account provider provides the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Credit transfer	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Cash withdrawal	The customer takes cash out of the customer's account.