



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

Account name: **Cuenta Pago Básica**

Date: **04-04-2023**

- 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
General account services	
<b>Account maintenance</b>	Monthly €3
	<b>Total annual fee €36</b>
Payments (excluding card payments)	
<b>Transfer</b>	Standard SEPA transfer in euros
	Up to 120 transactions per year €0
	More to 120 transactions per year 0.40% (min. €3.95)
	Immediate SEPA transfer in euros 0.40% (min. €3.95) + €1.99
	Non-SEPA transfer in foreign currency, standard
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
	Up to 120 transactions per year €0 More to 120 transactions per year 0.30% (min. €2.75)
Cards and cash	
<b>Issuance and maintenance of a debit card [Visa Electron]</b>	Annual €0

<b>Issuance and maintenance of a credit card [Visa Classic]</b>	Annual	€ 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]</b>	Setup fee	1.824%
	<b>Tacit overdraft</b>	Setup fee
	Interest rate	0.00%
	Recovery of overdue balances	€ 40
Other services		
<b>Negotiation and compensation of cheques</b>	National cheques in euros	0.30% (min. €3)
<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