

Appendix I: Fees and charges list - Premium Membership

Valid as from 01.07.2020 for Clients onboarded since 01.07.2020.
Valid as from 01.09.2020 for Clients onboarded before 01.07.2020.

This list of fees provides an overview of the charges relating to:

1. Membership
2. Current account
3. Account statements
4. Cards
5. Payments and transfers
6. Foreign exchange transactions
7. Regulated savings account / Term deposit account
8. Credits and loans
9. Operations
10. Max services
11. Concierge Services
12. Other

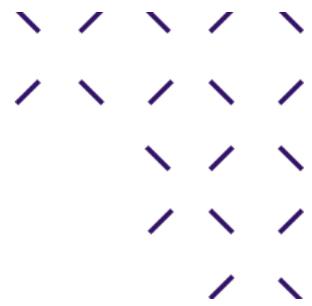
All fees as listed in this Appendix include VAT.

1. Membership

Monthly Membership fee	19 EUR
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2. Current account

Account opening	0 EUR
Account management	0 EUR
Account closing	0 EUR
Account top-up (monthly limit: 20.000 EUR)	0 EUR



3. Account statements (monthly)

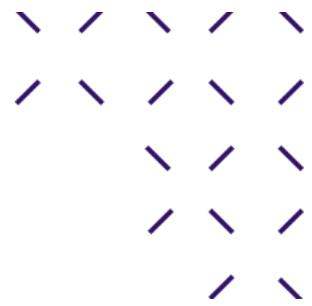
Electronic account statements available via the App	0 EUR
Sent by post	Not applicable
Available via the branches of the Bank	Not applicable

4. Cards

First and additional debit card(s)	0 EUR
First and additional credit card(s)	0 EUR
Card delivery (standard)	0 EUR
Card express delivery	0 EUR
Replacement of physical card in case of loss or theft	0 EUR
ATM withdrawals (both domestic and foreign use of cards) in EUR or another currency	0 EUR

5. Payments and transfers

Transfers between own accounts	0 EUR
Internal transfers (between accounts held with the Bank)	0 EUR
Domestic transfers	0 EUR
SEPA European transfers	0 EUR



Instant SEPA European transfers to another bank	0 EUR
European direct debit	0 EUR
International transfers (SWIFT)	0 EUR
Incoming transfers, including reimbursement of funds	0 EUR
Standing order	0 EUR
Cheques	Not applicable
Manual operations	Not applicable

6. Foreign exchange transactions

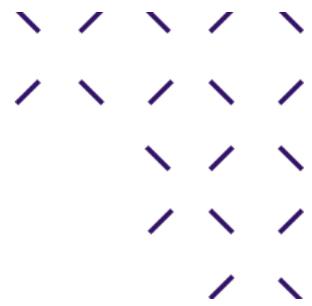
The standard margin on foreign exchange transactions is 0%. The rates used to convert currencies on the occasion of payments or foreign exchange transactions are based on the quotations prevailing on the international market. Under normal market conditions, these can be compared to fx rates available on commonly used specialised websites.

7. Regulated savings account / Term deposit account

Account opening	0 EUR
Account management	0 EUR
Account closing	0 EUR
Manual operations	Not applicable

8. Credits and loans

Fees and charges applicable to credits and loans are defined in specific agreements concluded with the Bank on a case-by-case basis.



9. Operations

Access to the Happiness Centre (support centre) via chat in the App	0 EUR
Manual operations	Not applicable

10. Max services

Certain Max services are offered to the Client by a third party service provider, whether or not in cooperation with the Bank, and are subject to the specific terms and conditions as provided to the Client at the moment of applying for the opening of the specific service concerned. Additional fees and charges (if any) will be indicated in these specific terms and conditions.

11. Concierge Services

Access to Concierge Services	0 EUR*
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*The Client's use of Concierge Services may give rise to costs payable by the Client to the Supplier. We recommend the Client to carefully read the Terms and Conditions of the Bank as well as the applicable terms of use and/or terms of sale of the Supplier concerned.

12. Other

Access to the App	0 EUR
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