



## Fee Information Document



**Name of payment account provider: AstroBank Public Company Limited**

**Account name: Current without cheque book**

**Date: 21/06/2021**

- This document provides information on the applicable fees for using the primary services associated with the payment account. It assists you in comparing these fees to those of other payment accounts.
- There may also be fees for related services for the use of the account, which are not mentioned in this document. Complete information is provided in the Basic Terms and Conditions governing the relationship between Customer and AstroBank Public Company Limited, which is available on the Bank's webpage [www.astrobank.com](http://www.astrobank.com).
- A glossary of the terms used is available at the end of this Document.

Service	Fee
<b>Account general services</b>	
<b>Maintaining the account</b>	Fee Per Account: Residents 0€ Non-Residents (Quarterly Fee) 25€ <b>Total Annual Fee 100€</b>
	International Banking Unit Customers (total for all accounts): Quarterly Fee 35€ <b>Total Annual Fee 140€</b>
<b>Payments (excluding cards)</b>	
<b>Credit transfer SEPA</b>	Payments within EU in Euro: At Branch: Up to 50.000€ 0.15% (min.10€ max.20€)
	From 50.000€ and over 0.20% (min.100€ max.500€)
	Message Transmission Electronic Banking (WinBank): Up to 50.000€ 0.10% (min.3€ max.8€)

	From 50.000€ and over	0.15% (min.75€ max.400€)
	Message Transmission	20€
<b>Credit transfer NON SEPA</b>	Payments in EU in foreign currency and outside EU in all currencies: At Branch:	0.20% (min.10€ max.500€)
	Electronic Banking (WinBank):	0.15% (min.5€ max.400€)
	Message Transmission	20€
<b>Standing order</b>	Opening Commission	10€
<b>Direct debit</b>	Processing	No Fee
<b>Cards and cash</b>		
<b>Cash withdrawal</b>	At Branch: upto €10.000	2€
	From €10.000 and over	0.10%
	Withdrawal of Coins: From €50 and over	1% (min.3€)
	Withdrawals From Other Banks' ATMs in Euro	2.50€
	Withdrawals From Other Banks' ATMs In Foreign Currency	3.33% (min.4.20€)
<b>Providing a credit card</b>	Service Not Available (ref. Fee Information Document – Credit Card)	
<b>Providing a debit card</b>	Day2Day - Annual Fee	5€
	VISA Platinum – Annual Fee Primary Card	80€
	VISA Platinum – Annual Fee Additonal Card	80€
<b>Overdrafts and relevant services</b>		
<b>Overdraft</b>	Service Not Available	
<b>Overrunning</b>	Service Not Available	
<b>Other services</b>		
<b>Return cheque due to inadequate balance</b>	Service Not Available	
<b>Provision of a Cheque Book</b>	Service Not Available	

<b>Currency exchange services</b>	Conversion Fees:	
	At Branch:	0.45% (min.6€ max.500€)
	Electronic Banking (WinBank):	0.40% (min.5€ max.300€)
	Fee for Transactions with Debit Cards in Foreign Currency	2.90%
<b>Copy of statement</b>	At Branch:	
	Temporary Statement	5€
	Official Statement	5€
	International Banking Unit Customers; Certified Statement (printing of one page)	30€
	Fee for each additional page	4€
	Electronic Banking (WinBank)	No Fee

## GLOSSARY

TERM	DEFINITION
Maintaining the account	The account provider operates 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.
Cash withdrawal	The customer takes cash out of the customer's account.
Provision of a cheque book	Issuance of a cheque book for payments by charging the customer's account.
Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA.
Credit transfer NON SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through a channel other than SEPA.
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.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the account into the currency of the transfer / withdrawal.
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.
Overrunning	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or the agreed overdraft facility.
Copy of statement	Reissuance of an account statement.