



Fee Information Document



Name of payment account provider: AstroBank Public Company Limited

Account name: Payment Account with Basic Features

Date: 24/01/2022

- 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.
- A glossary of the terms used is available at the end of this Document.

Service	Fee
Account general services	
Maintaining the account	Monthly Fee Per Account: 2€ Total Annual Fee 24€
Payments (excluding cards)	
Credit transfer SEPA	Payments within EU in Euro: At Branch: Up to 5.000€ No Fee From 5.000€ and up to 50.000€ 0.15% (min.10€ max.20€) From 50.000€ and over 0.20% (min.100€ max.500€) Message Transmission 20€ Electronic Banking (WinBank): Up to 5.000€ No Fee

Credit transfer NON SEPA	From 5.000€ and up to 50.000€	0.10% (min.3€ max.8€)
	From 50.000€ and over	0.15% (min.75€ max.400€)
	Message Transmission	20€
	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€)
Standing order	Message Transmission	20€
	Opening Commission Processing	10€ No Fee
Direct debit	Processing	No Fee
Cards and cash		
Cash withdrawal	At Branch: upto €10.000	€2
	From €10.000 and over	10€
	Withdrawal of Coins: From €50 and over	1% (min.3€)
	Withdrawals From Other Banks' ATMs in Euro	No Fee
	Withdrawals From Other Banks' ATMs In Foreign Currency	3.33% (min.4.20€)
Providing a credit card	Service Not Available (ref. Fee Information Document – Credit Card)	
Providing a debit card	Day2Day – Annual Fee	€5
Overdrafts and relevant services		
Overdraft	Service Not Available	
Overrunning	Service Not Available	
Other services		
Provision of a Cheque Book	Service not Available	

Return cheque due to inadequate balance	Service not Available	
Currency exchange services	Conversion Fees:	
	At Branch	0.45% (min.6€ max.500€)
	Electronic Banking (WinBank):	0.40% (min.5€ max.300€)
	Fee on Transactions with Debit Cards in Foreign Currency	2.90%
Copy of statement	At Branch:	5€
	Temporary Statement	5€
	Official Statement	
	Electronic Banking (winbank)	No fee

* Maximum amount per calendar year is defined as €36.

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.