



Account provider name: **Banca March, S.A.**

Account name: **CUENTA CORRIENTE ESTÁNDAR**

Date: 25.05.2023

This document provides information on the fees charged for using the main services associated with the payment account and will help you compare the fees for other accounts.

There may be additional fees for the use of services linked to the account that are not shown in this document. You will find all the information in the account opening agreement, card issuing agreement as well as in the pre-contractual information that will be provided to you before any individual payment service transaction is carried out.

A glossary of the terms used in this document is available to you free of charge.

Services	Fee	
<b>General account services</b>		
<b>Account maintenance</b>	Maintenance Half-yearly	100,00 €
	<b>Total annual fee</b>	<b>200,00 €</b>
<b>Account administration</b>	Administration per entry Half-yearly	0,80 €
<b>Payments (excluding cards)</b>		
<b>Transfers (*)</b>	Standard online SEPA transfer in euros to another entity	0,05 % (min. 2,00 € and max. 6,00 €)
	Standard in-branch SEPA transfer in euros to another entity	0,55 % (min. 7,50 € and max. 600,00 €)
	Standard in-branch and online SEPA transfer in euros within this entity	Exempt
	SEPA in € - Online Instant Transfers	0,40 % (min. 4,00 € and max. 15,00 €)
	Standard online non-SEPA transfer foreign currency	BEN/SHA 12,00 € OUR 6,00 €
	Standard in-branch non-SEPA transfer foreign currency (BEN/SHA)	0,60 % (min. 25,00 € and max. 600,00 €) + Swift charges 15,00 € + Postage costs 1,50 €
	Standard in-branch non-SEPA transfer foreign currency (OUR)	0,55 % (min. 25,00 € and max. 600,00 €) + Swift charges 15,00 € + Postage costs 1,50 €
	Currency exchange	Exchange rates will be either those published daily by the bank for amounts up to €3,000 or an equivalent amount, or those established by the bank based on market quotations.
<b>Standing order</b>	Within this entity	Exempt
	To other entities	0,48 % (min. 3,45 € and max. 600,00 €)

<b>Cards and cash</b>		
<b>Debit card issue and maintenance – MASTERCARD DEBIT AURUM</b>	Issue	75,00 €
	Annual maintenance	75,00 €
	<b>Total annual fee</b>	<b>75,00 €</b>
<b>Credit card issue and maintenance – VISA GOLD</b>	Issue	90,00 €
	Annual maintenance	90,00 €
	<b>Total annual fee</b>	<b>90,00 €</b>
<b>Cash withdrawal at ATM by debit card – MASTERCARD DEBIT AURUM</b>	Banca March ATMs in Spain	0,00 %
	ATMs of other Entities (except agreements)	100% CTC Fee established by the ATM's owner
	ATMs of other banks in Spain (with agreements)	Balearic Islands
	- Deutsche Bank, Targo Bank, Cajamar	€0.80 per transaction
	- EVO	€0.65 per transaction
	- ING and Bankinter	€0.50 per transaction
	Spanish mainland and Canary Islands	
	- Deutsche Bank, Targo Bank, Cajamar, EVO, ING and Bankinter	€0.00 per transaction
<b>Credit cash withdrawal with card at an ATM – VISA GOLD</b>	Banca March ATMs in Spain	4,00 % (min. 3,25 €)
	ATMs of other Entities	4,00 % (min. 3,25 €) + 100% (CTC) Fee established by the ATM's owner
	Exchange rate (currency other than euros)	4,00 %
<b>Overdrafts and related services</b>		
<b>Tacit verdrafft</b>	Overdraft fee	5,00 % (min. 20,00 €)
	Debtor interest rate	(**)
	Reminder regarding debtor status	35,00 €
<b>Express overdraft</b>	Service not available	
<b>Other services</b>		
<b>Negotiation and clearing of cheques</b> drawn on other banks	0,30 % (min. 6,00 €)	
<b>Negotiation and clearing of cheques</b> drawn on own bank	Exempt	
<b>Return of cheques</b>	4,50 % (min. 18,00 € and postage costs 0,27 €)	
<b>Home Banking Service</b>	Free service	
<b>Alerts Service (SMS, email or similar)</b>	Available and optional service with a 3,00 € monthly cost	

(\*) Types of costs:

- OUR costs: The payer pays all the costs and fees and commissions, having to transfer the full order amount; the payer is charged the full amount plus the fees and commissions and cost of the entire process. At destination, no costs will be charged to the beneficiary.
- SHA costs: Payer and beneficiary share fees and commissions and costs. The payer's Entity will transfer the full amount and pay this total, plus fees and commissions, to the payer and the other intervening entities may deduct their fees and commissions from the amount received and will pay the resulting net amount.
- BEN costs: The beneficiary pays all the costs and fees and commissions. The payer's entity may deduct its costs and fees and commissions from the order amount and transfer the resulting amount. The other intervening entities may deduct their fees and commissions from the amount received by paying the beneficiary the remaining amount.

(\*\*) For a **consumer account**, an annual equivalent rate of not more than 2.5 times the legal interest rate shall not be applied. A consumer account is considered to be any account whose holder is a natural person, and whose transactions are exclusively personal, rather than of a commercial or business nature.