



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

Account name: **CUENTA DIGITAL AVANTIO**

Date: 05.02.2024

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	
General account services		
Account administration and maintenance (*)	Bonus Flat-Rate	
	Maintenance Monthly	0,00 €
	Total annual fee	0,00 €
	Reduced Flat-Rate	
	Maintenance Monthly	0,00 €
	Total annual fee	0,00 €
	Standard Flat-Rate	
	Maintenance Monthly	12,50 €
	Total annual fee	150,00 €
Payments (excluding cards)		
Transfers (**)	Standard online SEPA transfer in euros to another entity	0,00 % (min. 0,00 € and max. 0,00 €)
	Standard in-branch SEPA transfer in euros to another entity	0,55 % (min. 7,50 € and max. 600,00 €)
	Standard online and in-branch SEPA transfer in euros within this entity	Exempt
	SEPA in € - Online Instant Transfers	0,00 % (min. 0,00 € and max. 0,00 €)
	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.
Standing order	Within this entity	Exempt
	To other entities	0,00 % (min. 0,00 € and max. 0,00 €)
Cards and cash		
Debit card issue and maintenance – MC DEBIT AURUM DIG AVANTIO	Issue	0,00 €
	Annual maintenance	0,00 €
	Total annual fee	0,00 €
Emisión y mantenimiento de tarjeta de crédito – VISA GOLD PLUS	Issue	0,00 €
	Bonus:	
	Annual consumption greater than 6000,00 €:	
	Annual maintenance	0,00 €
	Total annual fee	0,00 €
	Annual consumption from 3000,00 € to 6000,00 €:	
	Annual maintenance	40,00 €
	Total annual fee	40,00 €
	Standard:	
	Annual consumption of less than 3000,00 €:	
Annual maintenance	80,00 €	
Total annual fee	80,00 €	
Cash withdrawal at ATM by debit card - MC DEBIT AURUM DIG AVANTIO	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	
Credit cash withdrawal with card at an ATM – VISA GOLD PLUS	Banca March ATMs in Spain	4,00 % (min. 3,25 €)
	ATMs of other Entities	6,00 % (min. 6,25 €) + 100% (CTC) Fee established by the ATM's owner
	Exchange rate (currency other than euros)	4,00 %

Overdrafts and related services	
Tacit overdraft	Overdraft fee 5,00 % (min. 20,00 €)
	Debtor interest rate (***)
	Reminder regarding debtor status 35,00 €
Express overdraft	Service not available
Other services	
Negotiation and clearing of cheques drawn on other banks	0,30 % (min. 6,00 €)
Negotiation and clearing of cheques drawn on own bank	Exempt
Return of cheques	4,50 € (min. 18,00 € and postage costs 0,27 €)
Home Banking Service	Free service
Alerts Service (SMS, email or similar)	Available and optional service with a 3,00 € monthly cost

(*) The following binding conditions are defined:

- Income: at least one of the Account Holders has received in the second month prior to the review, on a recurring basis and without interruption, monthly income equal to or greater than 1500,00 euros is received from:
 - a direct debit of salary, unemployment benefit, pension (retirement or widowhood) or any other benefit, and/or
 - cash deposits, cheque deposits, transfer credits.

External transfers and/or internal transfers between contracts of the same holder will not count as income.

- Equity: At least one of the account holders must have had, as an average balance in the second month prior to the review, equity of at least 10000,00 euros in the total of the products indicated below, taking into account only the balance of those contracts in which they are the primary holder: Demand accounts, deposits with agreed maturity, securities, investment funds, pension plans promoted by Banca March or March Vida, Sociedad Anónima de Seguros y Reaseguros products of the Life-Savings and Life-Retirement modalities.

The degree of compliance with the defined binding conditions determines the type of fee to be applied for both the Creditor Interest Rate and the Maintenance and Management Fee, so that:

- If the Income condition (or both conditions: Income and Equity) is met, the Bonus fee will be applied.
- If only the Equity condition is met, the Reduced fee will be applied.
- If no condition is met, the Standard fee will be applied.

(**) 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.