



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

Account name: **CTA.TARIFA PLANA BANCA PARTICULARES**

Date: 26.05.2023

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	
General account services		
Account maintenance (*)	Bonus Flat-Rate	
	Maintenance Monthly	0,00 €
	Total annual fee	0,00 €
	Reduced Flat-Rate	
	Maintenance Monthly	5,00 €
	Total annual fee	60,00 €
	Standard Flat-Rate	
	Maintenance Monthly	8,00 €
	Total annual fee	96,00 €
Account administration	Administration per entry Monthly 0,00 €	
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. 1,00 € and max. 1,00 €)
	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 - MASTERCARD DEBIT AURUM	Issue	0,00 €
	Bonus: Annual consumption equal to or greater than 3600,00 €	
	Annual maintenance	0,00 €
	Total annual fee	0,00 €
	Standard: Annual consumption of less than 3600,00 €	
	Annual maintenance	75,00 €
	Total annual fee	75,00 €
Credit card issue and maintenance - VISA GOLD	Issue	0,00 €
	Bonus: Annual consumption equal to or greater than 6000,00 €	
	Annual maintenance	0,00 €
	Total annual fee	0,00 €
	Standard: Annual consumption of less than 6000,00 €	
	Annual maintenance	90,00 €
	Total annual fee	90,00 €
Cash withdrawal at ATM by debit card - MASTERCARD DEBIT AURUM	Banca March ATMs in Spain	0,00 %
	ATMs of other Entities (except agreements)	100,00 % (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	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 %
Overdrafts and related services		
Tacit overdraft	Overdraft fee	4,50 % (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	No fee for up to 8 cheques/month The surplus will accrue the following fee: 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

(*) Will have one or another rate applied, based on the condition given below, which will be reviewed at the end of each month:

The Bonus Flat-Rate Fee is applicable on the condition that one of the account holders meets at least one of the requirements for the Reduced Flat-Rate Fee, as well as one of the conditions described below:

- Average balance of OCRs \geq €20.000. For these purposes, Assets include the balances of any contracts where they appear as the main account holder: Fixed term deposits, Banca March investment funds, external investment funds, pension plans promoted by Banca March or March Vida Sociedad Anónima de Seguros y Reaseguros, as "Vida-Ahorro Previsión" insurance products.
- That in the month prior to review the account holder held at least one of the following insurance policies: Life-Risk Insurance and Accident Insurance taken out with March Vida Sociedad Anónima de Seguros y Reaseguros. Car Insurance, Home Insurance, Health Insurance, Boat Insurance, Legal Defence Insurance, Death Cover Insurance, Accident Insurance, Temporary Work Disability Insurance and Cyber Identity Insurance, taken out with the Banca March associated banking insurance agent (DGS and FP registration: OV-0040).

The Reduced Flat-Rate Fee is applicable on the condition that at least one of the account holders meets one of the following requirements:

- Average balance of assets \geq 25000,00. Assets include the balances of any contracts where they appear as the main account holder: Demand deposit accounts, Fixed term deposits, securities, Banca March investment funds, external investment funds, pension plans promoted by Banca March or March Vida Sociedad Anónima de Seguros y Reaseguros, as "Vida-Ahorro Previsión" insurance products.
- Direct deposit of the salary, unemployment, retirement pension or other Social Security payments and allowances (provided the amounts are received automatically) \geq 1500,00.

If the conditions for the Bonus or Reduced Flat Rate Fee are not met, the Standard Flat-Rate Fee shall 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.