



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

Account name: **CUENTA DE PAGO BASICA**

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 (*)	Monthly maintenance	0,00 €
	Total annual fee	0,00 €
Account administration	Administration per entry	Exempt
Payments (excluding cards)		
Transfers (**)	Standard SEPA transfer in euros, online or at a branch, within the bank and to another entity	Exempt
	Standard online/in-branch non-SEPA transfer (foreign currency)	Service not available
	Up to 120 annual payment transactions in euros within the EU to execute direct debits and transfers, including standing orders	Exempt
	More than 120 transactions:	
	- Direct debits	0,00 € /bill
	- SEPA in € - Periodical and non-periodical transfers in a branch	0,55 % (min. 7,50 € and max. 600,00 €)
- SEPA in € - Routine and non-routine transfers via Home Banking	0,05 % (min. 2,00 € and max. 6,00 €)	
- SEPA in € - online instant transfers	0,40 % (min. 4,00 € and max. 15,00 €)	
Standing order	Does not incur any additional cost besides the transfer cost	
Cards and cash		
Debit card issue and maintenance –	Issue	0,00 €
	Annual maintenance	0,00 €
	Total annual fee	0,00 €
Credit card issue and maintenance	Service not available	

Cash withdrawal at ATM by debit card -	Banca March ATMs in Spain	0,00 %
	ATMs of other Entities in Spain	0,00 %
Credit cash withdrawals with card at an ATM	Service not available	
Overdrafts and related services		
Tacit verdraft	Overdraft fee	Service not available
	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	Service not available	
Negotiation and clearing of cheques drawn on own bank	Exempt	
Return of cheques	Service not available	
Home Banking Service	Free service	
Alerts Service (SMS, email or similar)	Available and optional service with a 3,00 € monthly cost	

(*) For account holders who are considered to be vulnerable or at risk of financial exclusion for whom the bank has granted free basic payment account status, the maintenance fee will be 3,00 € and the **maintenance total annual fee** be **36,00 €**, the other fees will remain under identical terms.

(**) 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.