



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

Account name: **Cuenta Corriente Nómina**

Date: 10.05.2023

- 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.
- 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	If it meets the direct payroll deposit condition:		
	Maintenance (biannual)		€ 20,00
	Total annual fee		€ 40,00
	If it does not meet the direct payroll deposit condition (*):		
	Maintenance (biannual)		€ 37,00
	Total annual fee		€ 74,00
Account administration	If it meets the direct payroll deposit condition:		
	Administration per entry (biannual)		€ 0,45
	If it does not meet the direct payroll deposit condition (*):		
	Administration per entry (biannual)		€ 0,80
Payments (excluding cards)			
Transfers (**)	Standard online SEPA transfer in euros at another entity		0,05% (min. €2,00 and max. €6,00)
	Standard in-branch and online SEPA transfer in euros at this entity		Exempt
	Standard in-branch SEPA transfer in euros at another entity		0,55% (min. €7,50 and max. €600,00)
	SEPA in € - Online Instant Transfers		0,40% (min. €4,00 and max. €15,00)
	Standard in-branch non-SEPA transfer foreign currency (BEN/SHA)	BEN/SHA	0,0% (min. €12,00 and max. €12,00) + Swift charges €0,00 + Postage costs €0,0
		OUR	0,0% (min. €6,00 and max. €6,00) + Swift charges €0,00 + Postage costs €0,0
	Standard in-branch non-SEPA transfer (foreign currency) - SWIFT (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) - SWIFT (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	At this entity	Exempt
	At another entity	0,48% (min. €3,45 and max. €600)
Cards and cash		
Debit card issue and maintenance - MasterCard Débit Aurum	Bonus: If it meets the direct payroll deposit condition and remains linked to this account	
	Issue	€ 0,00
	Annual maintenance	€ 0,00
	Total annual fee	€ 0,00
	Standard: If it does not meet the direct payroll deposit condition and does not remain linked to this account,	
	Issue	€ 0,00
Credit card issue and maintenance - VISA ORO	Annual maintenance	€ 65,00
	Total annual fee	€ 65,00
	Bonus: Annual consumption equal to or greater than 6,000.00 euros.	
	Issue	€ 0,00
	Annual maintenance	€ 0,00
	Total annual fee	€ 0,00
Cash withdrawal at ATM by debit card - MasterCard Débit Aurum	Standard: Annual consumption of less than 6,000.00 euro	
	Issue	€ 0,00
	Annual maintenance	€ 80,00
	Total annual fee	€ 80,00
	Banca March ATMs in Spain	
	0%	
Credit cash withdrawal with card at an ATM - VISA ORO	ATMs of other Entities (except agreements)	
	100% CTC Fee established by the ATM's owner	
	ATMs of other Balearic Islands	
	banks in Spain - Deutsche Bank, Targo Bank, (with Cajamar	€0,80 per transaction
	agreements) - EVO	€0,65 per transaction
	- ING and Bankinter	€0,50 per transaction
Credit cash withdrawal with card at an ATM - VISA ORO	Spanish mainland and Canary Islands	
	- Deutsche Bank, Targo Bank, Cajamar, EVO, ING and Bankinter	€0,00 per transaction
	Banca March ATMs in Spain	4,00% (min. €3,25)
	Other ATMs in Spain	4,00% (min. €3,25) + 100% CTC Fee established by the ATM's owner
	Other ATMs outside Spain	6,00% (min. €6,25)
	Exchange rate (currency other than euros)	5,50%

Overdrafts and related services	
Tacit verdraft	If it meets the direct payroll deposit condition: Overdraft fee 5,00% (min. €20) Reminder regarding debtor status € 35,00 If it does not meet the direct payroll deposit condition: Overdraft fee 5,00% (min. €20) Reminder regarding debtor status € 35,00 Debtor interest rate (***)
Express overdraft	Service not available
Other services	
Negotiation and returned cheques (charged against other entities)	0,30% (min. €6,00)
Trading and clearing of Entity's own cheques	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 cost of €3/month

(*) The condition of salary direct deposit is understood to not be met if during the six-month period prior to settlement (yearly in the case of linked cards), any account holder of the contract has not received their income as an employee (salary or unemployment) or as a benefit (retirement or death of a spouse), by direct debit to the account monthly and without interruption, provided that the amount is received automatically in the Salary account.

(**) 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.

(***) 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.