



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

Account name: **Cuenta Corriente Tarifa Plana Banca Minorista**

Date: 20.05.2022

- 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
<b>General account services</b>	
<b>Account maintenance</b>	Maintenance (monthly) * Bonus Flat-Rate € 0,00 Reduced Flat-Rate € 5,00 Standard Flat-Rate € 8,00 <b>Total annual fee</b> Bonus Flat-Rate € <b>0,00</b> Reduced Flat-Rate € <b>60,00</b> Standard Flat-Rate € <b>96,00</b>
<b>Account administration</b>	Administration per entry (monthly) € 0,00
<b>Payments (excluding cards)</b>	
<b>Transfers (**)</b>	Standard online SEPA transfer in euros at another entity Exempt 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 € 1,00 Standard in-branch non-SEPA transfer foreign currency (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 rates will be either those published daily by the bank exchange for amounts up to €3,000 or an equivalent amount, or those									
Standing order	At this entity Exempt									
	At another entity Exempt									
<b>Cards and cash</b>										
<b>Debit card issue and maintenance - MasterCard Débit Aurum</b>	Bonus: Annual consumption equal to or greater than €3,600.00									
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<b>Credit card issue and maintenance - VISA ORO</b>	Bonus: Annual consumption equal to or greater than €6,000.00									
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<b>Cash withdrawal at ATM by debit card - MasterCard Débit Aurum</b>	Banca March ATMs in Spain 0%									
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<b>Credit cash withdrawal with card at an ATM - VISA ORO</b>	Banca March ATMs in Spain 4,00% (min. €3,25)									
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<b>Overdrafts and related services</b>										
<b>Tacit and/or express overdraft</b>	Overdraft fee 4,50% (min. €20)									
	Debtor interest rate (***)									
	Reminder regarding debtor status € 35,00									
<b>Express overdraft</b>	Service not available									

Other services	
<b>Negotiation and returned cheques (charged against other entities)</b>	No fee for up to 8 cheques/month The surplus will accrue the following commission on the number mentioned. 0.30% (min.6.00 euros)
<b>Trading and clearing of Entity's own cheques</b>	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 cost of €3/month

(\*) The Tarifa Plana Banca Minorista Current Account will have one or another rate applied, based on the condition given below, which will be reviewed at the end of each month:

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

- Direct deposit of the salary, unemployment, retirement pension or other Social Security payments and allowances (provided the amounts are received automatically)  $\geq$  €1.500.
- Average balance of assets  $\geq$  €25.000. Assets include the balances of any contracts where they appear as the main account holder: Demand deposit accounts, 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.

**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: 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).

**If the conditions for the 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.

(\*\*\*) 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.