



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

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

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 (*) | 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 at another entity | Exempt |
| | Standard in-branch SEPA transfer in euros at another entity | 0,55% (min. €7,50 and max. €600,00) |
| | Standard in-branch and online SEPA transfer in euros at this entity | Exempt |
| | SEPA in € - Online Instant Transfers | € 1,00 |
| | Standard in-branch non-SEPA transfer foreign currency (BEN/SHA) | € 12,00 |
| | (BEN/SHA) OUR | € 6,00 |
| | 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 | Exempt |
| Cards and cash | | |
| Debit card issue and maintenance - MasterCard Débit Aurum | Bonus: Annual consumption equal to or greater than €3,600.00 | |
| | Issue | € 0,00 |
| | Annual maintenance | € 0,00 |
| | Total annual fee | € 0,00 |
| | Standard: Annual consumption of less than €3,600.00 | |
| | 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 | |
| | 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 | |
| | 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 |
| | Spanish mainland and Canary Islands | |
| | - Deutsche Bank, Targo Bank, | |
| | Cajamar, EVO, ING and | €0,00 per transaction |
| | Bankinter | |
| Overdrafts and related services | Tacit and/or express overdraft | |
| | Overdraft fee | 4,50% (min. €20) |
| | Debtor interest rate | (***) |
| | Reminder regarding debtor status | € 35,00 |
| | Express overdraft | |
| Other services | Service not available | |
| | Negotiation and returned cheques (charged against other entities) | |
| | 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) | |

| | |
|-----------------------------------------------------|--------------------------------------------------------|
| 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 |

(*) One of the rates listed below will be applicable depending on the following condition, which will be reviewed at the end of every month:

The Bonus Flat-Rate will be applicable as long as one of the holders meets at least one of the requirements established for the application of the Reduced Fixed Fee and detailed in the following paragraph, and also meets one of the following conditions:

a) That, in the second month prior to the review, they have held a minimum average net worth of 20,000 euros in the set of contracts indicated below, so that only the balance of those contracts in which they appear as the first holder will be considered: 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 products, in the Life-Savings or Life-Retirement modality.

b) That, during the month prior to the review, they have taken out at least one of the following insurance products: Risk Life Insurance and Accident Insurance with March Vida Sociedad Anónima de Seguros y Reaseguros, Car Insurance, Home Insurance, Health Insurance, Nautical Insurance, Legal Defense Insurance, Death Insurance, Accident Insurance, Temporary Work Disability and Cyber Identity Insurance, purchased through Banca March as an associated banking and insurance operator (DGS and FP registration: OV-0040).

The Reduced Flat-Rate will be applicable as long as at least one of the holders meets one of the following requirements:

a) That, during the second month prior to the review, they have held a minimum net worth of 25,000 euros in the set of contracts indicated below, so that only the balance of those contracts in which they appear as the first holder will be considered:

Current Accounts, Time Deposits, Securities, Banca March Investment Funds, External Investment Funds, Pension Plans promoted by Banca March or products of March Vida Sociedad Anónima de Seguros y Reaseguros, in the Life-Savings or Life-Retirement modality.

b) That, during the second month prior to the review, the income derived from their status as an employee has been paid into this current account, which includes: payroll, unemployment or other Social Security benefits, as well as the Social Security retirement pension; provided that the payment is received automatically and for a minimum amount of 1,500 euros.

If the conditions to apply the Bonus Flat-Rate or the Reduced Flat-Rate are not met, the **Standard Flat-Rate** 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.

(***) 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.