



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

Account name: **Cuenta Digital Avantio**

Date: 18.01.2023

- 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 Fixed Commission (meets requirements):		
	Six-monthly commission	€ 0	
	Total annual commission	€ 0	
	Standard Fixed Commission (does not meet requirements):		
	Six-monthly commission	€ 75	
	Total annual commission	€ 150	
Account administration	Administration fee per entry (monthly) € 0,80		
Payments (excluding cards)			
Transfers	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 € - Instant Online Transfers	€ 1,00	
	Standard in-branch non-SEPA transfer foreign currency	BEN/SHA	€ 12,00
		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 Digital	Issue	€ 0,00
	Bonus: Annual consumption equal to or greater than 2400.00 euros.	
	Annual maintenance	€ 0,00
	Total annual fee	€ 0,00
	Standard: Annual consumption of less than 2400.00 euros	
	Annual maintenance	€ 20,00
	Total annual fee	€ 20,00
Credit card issue and maintenance - VISA Gold Plus	Issue	€ 0,00
	Bonus: Annual consumption in excess of 6,000.00 euros	
	Annual maintenance	€ 0,00
	Total annual fee	€ 0,00
	Annual consumption of between 3,000.00 euros and 6,000.00 euros:	
	Annual maintenance	€ 40,00
	Total annual fee	€ 40,00
	Standard: Annual consumption of less than 3,000.00 euros	
	Annual maintenance	€ 80,00
	Total annual fee	€ 80,00
Cash withdrawal at ATM by debit card - MasterCard Débit Aurum	Banca March ATMs in Spain	0%
	ATMs of other Entities (except agreements)	100% CTC Fee established by the ATM's owner
	Balearic Islands	
	- Deutsche Bank, Targo Bank, Cajamar	€0,80 per transaction
	ATMs of other banks in Spain	
	- EVO	€0,65 per transaction
(with agreements)		
- ING and Bankinter	€0,50 per transaction	
Spanish mainland and Canary Islands		
- Deutsche Bank, Targo Bank, Cajamar, EVO, ING and	€0,00 per transaction	
Credit cash withdrawal with card at an ATM - VISA ORO	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	Overdraft fee	5,00% (min.€20)
	Debtor interest rate	(***)
	Reminder regarding debtor status	€ 35,00
Express overdraft	Service not available	

Other services	
Negotiation and returned cheques (charged against other)	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

(*) This fee is made up of a fixed portion, and the Bonus Rate or Standard Rate may be applied depending on whether the following conditions are met:

The Bonus Fixed Commission will be applied if the Holder(s) meet(s) all of the following requirements:

1. The Account Holder(s) will basically operate through digital and remote channels, so that during the six-month period prior to the settlement of the account, they must not have carried out more than 3 transactions in any branch of the Bank's network of those detailed below:

- Periodic or non-periodic SEPA transfer in euros.
- Cash withdrawals of less than 2,000.00 euros.
- Account statement request.
- Bill payment or return.

2. The Holder(s) must meet at least one of the following conditions:

i) They must have had, as an average balance in the second month prior to the review(1), at least 10,000 euros in all of the contracts indicated below, taking into account only the balance of those contracts in which they are the primary holder: Deposits Fixed-term, Securities, Banca March investment funds, external investment funds, pension funds promoted by Banca March or March Vida savings or retirement products.

(1) For operational and IT reasons, the review to determine if the condition is met takes place in the second month prior to the date of settlement.

ii) Hold an Avantio Bonus Mortgage.

3- The Cardholder(s) must keep their mobile phone number(s) and e-mail address(es) up to date in the Bank's database, as they are or may be necessary to operate through digital or remote channels.

4. The Holder(s) is/are not in a situation of non-payment with the Bank, that is to say, they do not have outstanding obligations for a period of more than 60 consecutive days.

The Standard Fixed Fee will only be applied if the Cardholder(s) do(es) not meet all the requirements for the application of the Fixed Bonus Commission.

(**) 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 the **consumer account**, an annual equivalent rate of over 2.5 times the legal interest rate of money will not be applied. A consumer account is considered to be one whose owner is a natural person and the transactions carried out are for private purposes exclusively, regardless of their commercial or business activity.