



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

Account name: **Cuenta Corriente Estándar**

Date: 18/10/2021

- 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 | Maintenance (biannual) * | € 75,00 | |
| | Total annual fee | € 150,00 | |
| Account administration | 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) | |
| | Standard online SEPA transfer (foreign currency) - SWIFT | BEN/SHA | € 12,00 |
| | | OUR | € 6,00 |
| | Standard online non-SEPA transfer (foreign currency) - SWIFT | BEN/SHA | € 25,00 |
| | | OUR | € 30,00 |
| | 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. | |
| | SEPA in € - Online Instant Transfers | 0,40% (min. €4,00 and max. €15,00) | |
| 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 Débito | Issue | € 45,00 | | |
| | Annual maintenance | € 45,00 | | |
| | Total annual fee | € 45,00 | | |
| Debit card issue and maintenance - MasterCard Débito Aurum | Issue | € 55,00 | | |
| | Annual maintenance | € 55,00 | | |
| | Total annual fee | € 55,00 | | |
| Cash withdrawal at ATM by debit card - MasterCard Débito, MasterCard Débito Aurum | Banca March ATMs in Spain | | 0% | |
| | Balearic Islands | Deutsche Bank, Targo Bank, Cajamar | €0,80 per transaction | |
| | | EVO | €0,65 per transaction | |
| | | ING and Bankinter | €0,50 per transaction | |
| | Other ATMs in Spain | Spanish mainland and Canary Islands | Deutsche Bank, Targo Bank, Cajamar, EVO, ING and Bankinter | € 0,00 |
| | | Other banks | | 100% CTC ⁽¹⁾ |
| | Other ATMs outside Spain | | 6,00% (min. €6,25) | |
| | Transfers from an ATM: | Home network | 0,20% (min. €1,50) | |
| Other networks | | 0,50% (min. €2,40) | | |
| Credit card issue and maintenance - VISA CLÁSICA | Issue | € 55,00 | | |
| | Annual maintenance | € 55,00 | | |
| | Total annual fee | € 55,00 | | |
| | Annual maintenance of an additional card | € 40,00 | | |
| Credit card issue and maintenance - VISA ORO | Issue | € 80,00 | | |
| | Annual maintenance | € 80,00 | | |
| | Total annual fee | € 80,00 | | |
| | Annual maintenance of an additional card | € 50,00 | | |
| Credit card issue and maintenance - VISA CRÉDITO DIRECTO ORO | Issue | € 110,00 | | |
| | Annual maintenance | € 110,00 | | |
| | Total annual fee | € 110,00 | | |
| Credit card issue and maintenance - MC BUSINESS CLÁSICA | Issue | € 80,00 | | |
| | Annual maintenance | € 80,00 | | |
| | Total annual fee | € 80,00 | | |
| Credit card issue and maintenance - MC BUSINESS ORO | Issue | € 90,00 | | |
| | Annual maintenance | € 90,00 | | |
| | Total annual fee | € 90,00 | | |
| Credit card issue and maintenance - MC EXCLUSIVE CREDIT | Issue | € 250,00 | | |
| | Annual maintenance | € 250,00 | | |
| | Total annual fee | € 250,00 | | |
| | Annual maintenance of an additional card | € 250,00 | | |

⁽¹⁾ Fee established by the ATM's owner



| | | |
|--|---|---|
| Credit card issue and maintenance - MC BUSINESS EXCLUSIVE | Issue | € 250,00 |
| | Annual maintenance | € 250,00 |
| | Total annual fee | € 250,00 |
| Credit cash withdrawal with card at an ATM - CREDIT CARD** | Banca March ATMs in Spain | 4,00% (min. €3,25) |
| | Other ATMs in Spain | 4,00% (min. €3,25) + 100% CTC ⁽¹⁾ |
| | Other ATMs outside Spain | 6,00% (min. €6,25) |
| | Exchange rate (currency other than euros) VISA CLÁSICA, VISA ORO, VISA CRÉDITO DIRECTO ORO | 5,50% |
| | Exchange rate (currency other than euros) MC BUSINESS ORO, CLÁSICA Y EXCLUSIVE | 5,00% |
| | Exchange rate (currency other than euros) MC EXCLUSIVE CREDIT | 2,50% |
| | Transfers from _____ an ATM: _____ | Home network Other networks |
| Overdrafts and related services | | |
| Tacit and/or express overdraft | Overdraft fee | 5,00% (min. €20) |
| | Debtor interest rate *** | 2,5 times the legal interest rate |
| | Reminder regarding debtor status | € 35,00 |
| Other services | | |
| Negotiation and returned cheques (charged against other entities) | 0,30% (min. €6,00) | |
| Return of cheques | 4,50% (min. €18,00 and postage costs €0,27) | |
| Home Banking Service | Free service | |
| Alerts Service (SMS, email or similar) | Natural Person | Available and optional service with a cost of €3/month |
| | Legal Entity | Service not available |

**Cash withdrawals of €150 or more at ATMs (national and international network) are free for MC Exclusive Credit and MC Business Exclusive cards.

***This rate can never be higher than 7.50% APR and is only applicable to natural persons and consumer accounts.

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.

If the transactions are professional or business-related it will be considered a non-consumer account, and a fixed interest rate of a nominal annual 27% will be applied. The debit interest payable will be settled every month, regardless of the period agreed for settlement of credit interest.