



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

Account name: **Cuenta de Pago Básica**

Date: 01/02/2021

- 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	Monthly maintenance *	€ 3,00
	Total annual fee	€ 36,00
Account administration	Administration per entry	Exempt
Payments (excluding cards)		
Transfers	Standard SEPA transfer in euros, online or at a branch, between the bank itself and another entity	Exempt
	Standard online/branch non-SEPA transfer (foreign currency)	Service not available
	Up to 120 annual payment transactions in euros within the EU to execute direct debits and transfers, including standing orders	Exempt
	More than 120 transactions: - Receipts and routine and non-routine transfers	€1,00/bill
	- SEPA in € - Routine and non-routine transfers to a branch	0,55% (min. €7,50 and max. €600,00)
	- SEPA in € - Routine and non-routine transfers via remote banking	0,55% (min. €2,00 and max. €6,00)
	- SEPA in € - online instant transfers	0,40% (min. €4,00 and max. €15,00)
Standing order	Does not incur any additional cost besides the transfer cost	
Cards and cash		
Debit card issue and maintenance MC Debit Básica	Issue	€ 0,00
	Annual maintenance	€ 0,00
	Total annual fee	€ 0,00



Cash withdrawal at ATM by debit card - MC Debit Básica	Banca March ATMs in Spain	0%
	Other ATMs in Spain	0%
	Other ATMs outside Spain	100% CTC ⁽¹⁾
	Transfers from _____ Home network	0,20% (min. €1,50)
	an ATM: _____ Other networks	0,50% (min. €2,40)
	Exchange rate (currency other than euros)	2,50%
Credit card issue and maintenance	Service not available	
Credit cash withdrawals with card at an ATM	Service not available	
Overdrafts and related services		
Tacit and/or express overdraft	Overdraft fee	Service not available
	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)	Service not available	
Return of cheques	Service not available	
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

⁽¹⁾ Fee established by the ATM's owner

***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.

*For account holders who are considered to be vulnerable or at risk of financial exclusion for whom the bank has granted free basic payment account status, the maintenance fee will be zero euros and the other fees will remain under identical terms:

General account services		
Account maintenance	Monthly maintenance *	€ 0,00
	Total annual fee	€ 0,00
Account administration	Administration per entry	Exempt