



WIENER PRIVATBANK

Immobilieninvest AG

INTEREST RATES AND GENERAL CHARGES – All-in

According to § 35 BWG

| All-in | Charges |
|---|--|
| All-in fee Charged in advance every quarter | 1.1%, (minimum charge: EUR 850.00) plus third-party charges |
| Custody account charge | included |
| Clearing account | included |
| Tipas Internet Portfolio per annum plus 20% VAT | included |
| Custody/clearing account statement 4x per year by post | included |
| Investment funds | Charges |
| Issue surcharge for third-party investment funds | up to 5% |
| Issue surcharge on own investment funds | up to 2.5% |
| Securities trading | Charges |
| Domestic securities trading plus third-party charges | 0.45%, (minimum charge: EUR 20.00) |
| International securities trading plus third-party charges | 0.5%, (minimum charge: EUR 35.00) |
| Delivery of securities per item, plus 20% VAT and third-party charges | EUR 30.00 |
| Current accounts | Charges |
| Current account charge | EUR 50.00 per quarter |
| Transfers to own accounts | free of charge |
| Interest on deposits | 2% |
| Interest on debit balances | 7.5% |
| Overdraft interest Fictitious yearly interest | 6% surcharge in bp |
| Account closure plus 20% VAT | EUR 50.00 |
| Current account statement 4x per year by post | free of charge |
| Payments/special services | Charges |
| Domestic/EU bank transfer | free of charge |
| Domestic priority payments | EUR 10.00 |
| International EUR bank transfer (up to EUR 50.000.00) | EUR 20.00 |
| International EUR bank transfer with shared charges (starting from EUR 50.000.00) | EUR 20.00 |
| International EUR bank transfer with charges paid by sender plus third-party bank charges imposed by the foreign correspondent bank | EUR 30.00 |
| Additional option for URGENT processing | EUR 10.00 |
| International foreign-currency bank transfer up to the equivalent of EUR 12.000.00 plus third-party bank charges imposed by the foreign correspondent bank | EUR 20.00 |
| International foreign-currency bank transfer up to the equivalent of EUR 50.000.00 plus third-party bank charges imposed by the foreign correspondent bank | EUR 25.00 |

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| | |
|--|-----------------------------------|
| International foreign-currency bank transfer exceeding the equivalent of EUR 50.000.00 | EUR 60.00 |
| Foreign exchange commission Foreign currency is purchased by the customer at the bank's selling rate and sold at the bank's buying rate | 0.25%, (minimum charge: EUR 5.00) |
| Domestic cheque collection | EUR 5.00 |
| International cheque collection plus third-party bank charges imposed by the foreign correspondent bank | EUR 15.00 |
| Returned direct debit charges | EUR 7.00 |
| Probate proceedings | EUR 180.00 plus VAT |
| Verification statement | EUR 50.00 plus VAT |
| Letter of confirmation for tax authorities | EUR 50.00 plus VAT |
| 1 st payment reminder | EUR 10.00 |
| 2 nd payment reminder | EUR 20.00 |
| Repayment | EUR 60.00 |

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