



Account provider: **CaixaBank, S.A.**

Account name: **HolaBank Living Solutions**

Date: **31-01-2023**

- This document provides information on the fees applicable for the main services associated with this payment account. You can use it to compare the fees charged on other accounts.
- Fees may also apply for the use of other services associated with the account, not listed here. All information can be found in the pre-contractual information document, in the contract and on CaixaBank's website (www.caixabank.es).
- We have also provided a free glossary of the terms used in this document.

Service	Fee
General account services	
Package of services [HolaBank-Living Solutions Account] <ul style="list-style-type: none"> - Maintenance and administration of 1 current account (20 direct billing charges a month) - Issuance and maintenance of 1 standard credit card contract (1 card contract with 1 holder and 1 beneficiary) - SEPA transfers in euros made online and at ATMs up to €20,000 (24 transfers a year) - Euro cheque deposits for cheques issued by a financial institution in Spain - Certificates requested by CaixaBank Now - Access to and use of Online Banking - Other services with special conditions (maximum €200/transaction): <ul style="list-style-type: none"> • Guaranteed cheque issuance • Individual transfer issue in euros, to destinations within the EU, non urgent and with all data provided (different from the 24 included in the account) • Receipt of currency transfers 	Total annual fee €140 (€35 / quarterly)

Payments (excluding card payments)		
Transfer	SEPA transfer in euros, standard	0.40% (min. €3.95)
	Standard SEPA in euros, online or through ATMs	
	Up to €20,000	€0
	Over €20,000	0.40% (min. €3.95)
	SEPA transfer in euros, immediate	0.40% (min. €3,95) + €1.99
	Non-SEPA transfer in foreign currency, standard	
Shared costs	0.6% (min. €15.00)	
Sender costs	0.7% (min. €27.00)	
Currency exchange	+2.5% on market exchange rate	
Standing order	SEPA in euros, online or through ATMs	€0
	SEPA in euros, rest standing orders	0,30% (min. €2.75)
Cards and cash		
Issuance and maintenance of a debit card [Visa Debit]	Annual	€50
Issuance and maintenance of one standard credit card	Annual (In relation to a single card contract, 1 holder's card and 1 beneficiary's card free of charge)	€48
Debit cash withdrawal from ATMs using a card	CaixaBank ATM	€0
	Other banks	100% ATM owner fee
Credit cash withdrawal from ATMs using a card	For credit withdrawals [any ATM]	4.50% (min. €4)
	Other banks	0% ATM owner fee
Overdrafts and related services		
Unarranged overdrafts [Available balance] Tacit overdraft	Setup fee	1.824%
	Setup fee	0.20%
	Interest rate	0.00%
	Recovery of overdue balances	€40
Other services		
Negotiation and compensation of cheques	National cheques in euros	€0
Refunding of cheques	National cheques in euros	4.50% (min. €18)
Alerts service	Half-yearly	€6
	Total annual fee	€12
	More than 50 alerts in a 6-month period, per message	€0.15