



Fee Information Document



Name of the account provider: Banco de Sabadell, S.A.

Account name: Key Account

Date: 10 August 2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the pre-contractual information document, in the Key Account agreement and in the Schedule on fees, commissions and expenses.
- A glossary of terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Maintenance Quarterly € 40 Total annual fee € 160
Includes a services package consisting of:	
[Amount up to € 50,000] Credit transfer	Online, standard SEPA in euros to own institution* € 0 In-branch, standard SEPA in euros to own institution* € 0 (*Fees applicable to countries within the European Economic Area.
[Amount up to € 20,000] Credit transfer	Online, standard SEPA in euros to another institution* € 0 In-branch, standard SEPA in euros to another institution* € 0 (*Fees applicable to countries within the European Economic Area.
[Amount up to € 50,000] Standing order	Online, standard SEPA in euros to own institution € 0 In-branch, standard SEPA in euros to own institution € 0
[Amount up to € 20,000] Standing order	Online, standard SEPA in euros to another institution € 0 In-branch, standard SEPA in euros to another institution € 0 (*Fees applicable to countries within the European Economic Area.
Providing a debit card [1st]	Issue € 0 Annual Maintenance € 0 Total annual fee € 0
Providing a credit card [1st]	Issue € 0 Annual Maintenance € 0 Total annual fee € 0
[Unlimited] Cheque negotiation and clearing	National cheques in euros, other institutions € 0

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Services in excess of these amounts shall be charged separately	
Payments (excluding cards)	
Credit transfer	<p>Online, instant SEPA in euros* 0.40 % (min. €4.50) + €0.95</p> <p>Online, standard non-SEPA in foreign currency 0.75 % (min. €22)</p> <p>Branch, standard non-SEPA in foreign currency 0.75 % (min. €22)</p> <p>Currency exchange rate 3 %</p> <p>(*)Fees applicable to countries within the European Economic Area.</p>
Cards and cash	
Cash withdrawal with a debit card from an ATM	Other institutions (Bankia, Abanca, Unicaja, Ibercaja, Kutxabank): € 0
Cash withdrawal with a credit card from an ATM	<p>National, own institution. For cash withdrawals as credit transactions 4 % (min. € 3)</p> <p>Other national institutions (Caixabank, Santander, BBVA, Bankia, Bankinter). 100 % CTC (*)</p> <p>For cash withdrawals as credit transactions 4 % (min. € 3)</p> <p>(*) CTC: Comisión Titular Cajero (ATM Holder Fee).</p>
Overdrafts and related services	
Arranged overdraft	Not available
Unarranged overdraft	<p>Opening* 4.5 % (min. € 15)</p> <p>Interest rate Nominal 7.19% APR 7.50%</p> <p>Debt claim € 28</p> <p>(*) Overdraft fee on the largest amount in the settlement period. The fee together with the interest will result in a maximum APR of 2.5 times the legal interest of the money.</p>
Other services	
Cheque negotiation and clearing	National cheques in euros, own institution € 0
Return of cheques	<p>National cheques in euros, own institution € 0</p> <p>National cheques in euros, other institutions 4.5% (min. €15)</p>
Text alerts service (SMS, e-mail or similar)	<p>For message about accounts, cards and investments to national mobile numbers:</p> <p>up to € 150 € 0.15</p> <p>more than € 150 € 0</p> <p>For message about accounts, cards and investments to international mobile numbers:</p> <p>up to € 150 € 0.20</p> <p>more than € 150 € 0</p>

Information on additional services

Information on fees charged for services in excess of the amount covered by the services package (excluding the fees listed above).

Service	Fee
[Amount more than € 50,000] Credit transfer	Online, standard SEPA in euros to own institution* 0,05 % (mín. 1,20 €)

	Branch, standard SEPA in euros to own institution*	0,10 % (min. € 2,40)
	(*)Fees applicable to countries within the European Economic Area.	
[Amount more than € 20,000]	Online, standard SEPA in euros to another institution*	0,40 % (mín. 1,20 €)
Credit transfer	Branch, standard SEPA in euros to another institution*.	0.60 % (min. € 6)
	(*)Fees applicable to countries within the European Economic Area.	
[Amount more than € 50,000]	Online, standard SEPA in euros to own institution	0,05 % (mín. € 1,20)
Standing order	In-branch, standard SEPA in euros to own institution	0,10 % (mín. € 2,40)
[Amount more than € 20,000]	Online, standard SEPA in euros to another institution	0,40 % (mín. € 4,50)
Standing order	In-branch, standard SEPA in euros to another institution	0,60 % (mín. € 6)
Providing a debit card	Issue	€ 30
[2nd and subsequent]	Annual Maintenance	€ 30
	Total annual fee	€ 30
Providing a credit card	Issue	€ 47
[2nd and subsequent]	Annual Maintenance	€ 47
	Total annual fee	€ 47