



# Fee Information Document



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

Account name: Key Account

Date: 22 October 2021

- This document informs you about the fees and commissions charged for the use of the main services associated with the payment account. It will help you to compare them with the fees and commissions of other accounts.
- Fees and commissions may also be charged for the use of other account services not listed here. You will find all of the information in the pre-contractual information document, in the Key Account agreement and in the Schedule of fees and charges.
- A glossary of terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Account maintenance</b>	Maintenance Quarterly €40 <b>Total annual fee €160</b>
Includes a <b>services package</b> consisting of:	
<b>[Amount up to €50,000] Transfers</b>	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.
<b>[Amount up to €20,000] Transfers</b>	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.
<b>[Amount up to €50,000] Standing orders</b>	Online, standard SEPA in euros to own institution €0 In-branch, standard SEPA in euros to own institution €0
<b>[Amount up to €20,000] Standing orders</b>	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.

<b>Debit card [1<sup>st</sup>] issue and maintenance</b>	Economic Area.	
	Issue	€0
	Maintenance	€0
<b>Credit card [1<sup>st</sup>] issue and maintenance</b>	<b>Total annual fee</b>	<b>€0</b>
	Issue	€0
	Maintenance	€0
<b>[Unlimited] Cheque negotiation and clearing</b> Services in excess of these amounts shall be charged separately	<b>Total annual fee</b>	<b>€0</b>
	National cheques in euros, other institutions	€0
<b>Payments (excluding cards)</b>		
<b>Transfers</b>	Online, instant SEPA in euros*	0.40% (min. €4.50) + €0.95
	Online, standard non-SEPA in foreign currency	0.75% (min. €22)
	In-branch, standard non-SEPA in foreign currency	0.75% (min. €22)
	Currency exchange rate	3 %
	(*) Fees applicable to countries within the European Economic Area.	
<b>Cards and cash</b>		
<b>Cash withdrawal at any ATM as debit transaction</b>	Other institutions (Bankia, Abanca, Unicaja, Ibercaja, Kutxabank)	€0
<b>Cash withdrawal at any ATM as credit transaction</b>	At domestic ATMs owned by this institution	
	For cash withdrawals as credit transactions	4% (min. €3)
	Other national institutions (Caixabank, Santander, BBVA, Bankia, Bankinter)	100% ATMOF (*)
	For cash withdrawals as credit transactions	4% (min. €3)
	(*) ATMOF: ATM Owner Fee.	
<b>Overdrafts and related services</b>		
<b>Opt-in overdrafts</b>		Not available
<b>Tacit overdrafts</b>	Arrangement fee*	4.5% (min. €15)
	Interest rate	Nominal 7.19% APR 7.50%
	Claims of debit positions	€28
	(*) Overdraft fee applied to the largest amount of the settlement period. The fee together with applicable interests will result in a maximum APR of 2.5 times the legal interest rate.	
<b>Other services</b>		
<b>Cheque negotiation and clearing</b>	National cheques in euros that can be drawn in this institution	€0
<b>Return of cheques</b>	National cheques in euros that can be drawn in this institution	€0
	National cheques in euros that can be drawn in other institutions	4.5% (min. €15)

<b>Notification service (SMS, e-mail or similar)</b>	For message regarding accounts, cards and investments sent to national mobile numbers:	
	up to €150	€0.15
	more than €150	€0
	For message regarding account cards and investments sent to international mobile numbers:	
	up to €150	€0.20
	more than €150	€0

<b>Information on additional services</b>	
Information on fees charged for services in excess of the amount covered by the services package (excluding the fees listed above).	
<b>Service</b>	<b>Fee</b>
<b>[Amount from €50,000] Transfers</b>	Online, standard SEPA in euros to own institution* 0.05% (min. €1.20)
	In-branch, standard SEPA in euros to own institution* 0.10% (min. €2.40)
<b>[Amount from € 20,000] Transfers</b>	(*) Fees applicable to countries within the European Economic Area.
	Online, standard SEPA in euros to another institution* 0.40% (min. €4.50).
<b>[Amount from € 50,000] Standing orders</b>	Branch, standard SEPA in euros to another institution* 0.60% (min. €6)
	(*) Fees applicable to countries within the European Economic Area.
<b>[Amount from € 50,000] Standing orders</b>	Online, standard SEPA in euros to own institution 0.05% (min. €1.20)
	In-branch, standard SEPA in euros to own institution 0.10% (min. €2.40)
<b>[Amount from €20,000] Standing orders</b>	Online, standard SEPA in euros to another institution 0.40% (min. €4.50)
	In-branch, standard SEPA in euros to another institution 0.60% (min. €6)
<b>Debit card [2<sup>nd</sup> and subsequent] issue and maintenance</b>	Issue €30
	Maintenance €30
	<b>Total annual fee €30</b>
<b>Credit card [2<sup>nd</sup> and subsequent] issue and maintenance</b>	Issue €47
	Maintenance €47
	<b>Total annual fee €47</b>