

Fee Information Document



Name of the account provider: VP Bank (Luxembourg) SA Account name: Current account Intermediaries

Date: 24.09.2020

- 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 [specify names of the relevant pre-contractual and contractual
 documents].
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account Includes a package of services consisting of: Portfolios with subaccounts Quartertly account statement Delivery per letter within/outside of Europe Access to Online Banking Electronic Payments Standing orders Breakdown for tax purposes	Basic Fee Per quarter Total annual fee	EUR 100.00 EUR 400.00
Services beyond these quantities will be charged separately.		
Online Banking Account and securities deposit account information Payments Electronic delivery of bank correspondence Message exchange with the Bank via a secure channel	Included in the p	ackage of services
Account statement	Included in the p	ackage of services

Payments (excluding cards)		
Credit transfer	Fee for outgoing payments • Electronic orders • Service fee per payment for non-electronic orders No fee EUR 75.00	
Payment option «OUR»	Surcharge EUR 10.00 - 60.00 (VP Bank client pays all charges)	
Standing order	No fee	
Direct debit	Service not available	
Cards and cash		
Providing a debit card	Service not available	
Providing a credit card Brokering a credit card with a third-party bank and issuance of the credit card Credit card guarantee at client-account	One-off EUR 100.00 Yearly EUR 150.00	
level Change to credit card limit Cash withdrawal	EUR 35.00	
Cash withdrawal in EUR/CHFCash withdrawal in other currencies than EUR/CHF	1.00% of transaction amount 1.00% of transaction amount plus third-party fees	
Overdrafts and related services		
Tolerated overdrafts Debit interest rate depending on currency • EUR, USD, CHF, AUD, CAD, DKK, GBP, HKD, JPY, NOK, NZD, SEK, SGD • PLN • ZAR, AED, CNY, CZK, HUF, ISK, RUB, THB, TRY	9.50% (variable interest rate) 13.625% 20.00%	
Arranged overdraft Debit interest rate EUR USD CHF AUD CAD DKK GBP HKD JPY NOK NZD SEK SGD PLN ZAR	3.375% 3.000% 3.000% 6.125% 3.625% 3.375% 3.250% 4.000% 2.250% 5.125% 6.625% 4.250% 4.750% 9.625% 16.125%	