

## Fees

<b>Card Activation and Periodic Fees</b>	
Initial Card Fee Paid with Registration	99.85 €
Yearly Fee	49.85 €
Monthly Fee	<b>free</b>
Expired Card Management Fee (after month 13)	2.50 €
<b>Card Loading Fees</b>	
Bank transfer	1,75% min. 1.75 €
Sofortbanking	2,5 % min. 2.00 €
International wire transfer	3%
<b>SMS Transactions</b>	
SMS Forgot PIN	0.15 €
SMS Card2Card Transfer notification	0.15 €
SMS Balance Inquiry	0.15 €
SMS Card Lock/Card Unlock notification	0.15 €
SMS Transaction Notification	0.15 €
<b>ATM transactions</b>	
ATM Domestic Withdrawal	5.00 €
ATM International Withdrawal	5.00 €
ATM Balance Inquiry	free
ATM Balance Inquiry (UK residence only)	0.99 €
ATM Decline	free
ATM Decline (UK residence only)	0.50 €
<b>POS transactions</b>	

POS Domestic Transaction	1,75% min. 0.50 €
POS International Transaction	1,75% min. 0.50 €
FX Charge for International Transactions	2,85 %
<b>Administrative Transactions</b>	
Card replacement fee – lost and stolen	<b>free</b>
Card replacement fee – expired validity	<b>free</b>
PIN Change ATM PIN Change ATM (UK residence only)	<b>free</b> 3.00 €
Account closure	<b>free</b>
Customer Funds Refund	<b>free</b>
<b>Miscellaneous Fees</b>	
Chargeback processing (if not successful)	25.00 €
Upgrade Fee	<b>free</b>
Call centre support	depending on your phone provider
Card to Card transfer out	2.50 €
Card to Card transfer in	2.50 €