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## Current prices for Cards

The charges/interest rates shown below are to be agreed with the customer when concluding the framework agreement for the account.

debitcard	
• debitcard "BankCard"	2.04 Euro per month
• debitcard "BankCard Micro"	2,04 Euro / Monat
• debitcard "BankCard Sticker"	Special offer till 31.12.2020: 0,97 Euro
• debitcard "BankCard spark7"	0.00 Euro
• debitcard "BankCard StudentID"	0.00 Euro
• debitcard-replacement (6)	4.91 Euro
• PIN-replacement	4.91 Euro
• PIN - electronic delivery	0
BotenCard/ÜberweisungsCard	
• new order	3.17 Euro
• replacement order	4.91 Euro
s Kreditkarten - s Mastercards (price basis 01.04.2019)	
• s Mastercard First / s Visa Card First	1.77 Euro per month
• s Mastercard First / s Visa Card First for students	0.00 Euro (1)
• s Mastercard Gold / s Visa Card Gold	5.40 Euro per month (5)
• s Mastercard Gold / s Visa Card Gold second card	2.71 Euro per month (5)
• s Mastercard Gold / s Visa Card Gold for students	2.71 Euro per month (1)
• s Mastercard Aesculap	5.40 Euro per month (2)
• s Kreditkarten-Duo Aesculap (s Mastercard Aesculap + s Visa Card Aesculap)	5.42 Euro per month
• s Mastercard Platinum / s Visa Card Platinum	9.85 Euro per month
• s Mastercard Platinum / s Visa Card Platinum second card	5.11 Euro per month
• s Visa Card Private Banking	4.99 Euro per month (4)
• s Visa Card Private Banking second card	4.99 Euro per month (4)
• s Visa Card Falstaff Gourmet	8.13 Euro per month (4)
• s Visa Card Falstaff Gourmet second card	4.07 Euro per month (4)
• s Visa Card GÖD First	0.91 Euro per month
• s Visa Card GÖD Gold	3.20 Euro per month
• s Visa Card GÖD Gold second card	1.74 Euro per month
• s Visa Card First GdG/Kooperation	0.91 Euro per month (3)
• s Kreditkarte Mobil	1,93 Euro / Monat Special offer till 31.12.2020: half-price
s Kreditkarten - s Visa Card Business (price basis 01.04.2017)	
• s Visa Card Business First	2.39 Euro per month
• s Visa Card Business Gold	5.83 Euro per month
• s Visa Card Business Platinum	10.07 Euro per month
• private s Kreditkarte Gold (MasterCard or Visa) to Business Gold	0.00 Euro
• private s Visa Card Platinum to Business Platinum	0.00 Euro
• second card to private s Kreditkarte Gold	2.71 Euro per month
• second card to private s Kreditkarte Platinum	5.11 Euro per month

(1) These conditions are valid for one s Kreditkarte for students who study at universities for an academical degree and at most until the age of 27. After finishing university or with reaching the age the s Kreditkarte, conditions will be changed to standard conditions automatically.

(2) Special offer till 31.12.2020: First year half-price

(3) Special offer till 31.12.2020: First year free

(4) Starting from an annual turnover of 7500.- the card fee will be refunded

(5) Special offer till 30.06.2020: First year free

(6) Costs that are directly related to the replacement of the card (the automatic card exchange is free of charge)

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<b>s Kreditkarten - settlement</b>	
Settlement (monthly account statement) 1 x per month at the 25th of the each month	<b>Credit period:</b> 10 days after settlement
• copy of account statement	<b>4.00 Euro</b>
<b>s Kreditkarten - interests of installment payment, debit interests and default interests</b>	
Interest payment by instalments / debit interest in % per year 9,50 %	Fictitious yearly interest rate at maximum utilization of credit line 10,07 %
Calculation of interest on a monthly base (= calendar day divided through 360)	
<b>s Kreditkarten - reminder</b>	
Outside charges imposed on us will be passed on.	
<b>s Kreditkarten transactions– additional to transaction fees:</b>	
• s Kreditkarten - payments in Euro within EU	<b>0.00 Euro</b>
• s Kreditkarten - payment - in other currencies or - in Euro outside EU	<b>1,5 % of the amount (1)</b>
• s Kreditkarten - cash withdrawal in Euro within EU	<b>3 % of the amount (2)</b> min. 3.63 Euro
• s Kreditkarten - cash withdrawal - in other currencies or - in Euro outside EU	<b>3 % of the amount min. 3.63 Euro</b> + 1,5 % (1) (2)
<b>ATM cash withdrawal/ATM cash desk - additional to transaction fees</b>	
• debitcard ATM cash withdrawal or POS cash desk - in Euro within EU	<b>0.00 Euro</b>
• debitcard ATM cash withdrawal - in Euro outside EU or (3) - in other currencies (1) (3)	<b>2.36 Euro + 0.95 %</b>
• POS cash desk and internet payments - in Euro outside EU or - in other currencies (1)	<b>1.09 Euro + 0.75 %</b>
note: ATM withdrawal or POS payments independent from the country or in which currency the transaction is done	separate fee for ATM withdrawal or POS payments will be charged, if the information about the fee was provided in advance
<b>PUTTING A STOP ON</b>	
• debitcard	<b>0.00 Euro</b>
• s Kreditkarten	<b>0.00 Euro</b>

(1) Exchange rates: For foreign currencies the exchange rates used by debitcards, MasterCard (s Mastercards) or VISA Europe (s Visa Cards) will be charged.

(2) For s Kreditkarten only: debit interests from the date of cash withdrawal

(3) not applicable for ATM of Erste Bank Group