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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"  | 1.97 Euro per month  |
| • debitcard "BankCard Mobil"  | 1,97 Euro / Monat  |
| • debitcard "BankCard Micro"  | Special offer till 31.12.2019: 0,97 Euro                       |
| • debitcard "BankCard Sticker"  |  |
| • debitcard "BankCard spark7"   | 0.00 Euro  |
| • debitcard "BankCard StudentID"  | 0.00 Euro  |
| • debitcard-replacement (6)   | 4.74 Euro  |
| • PIN-replacement   | 4.74 Euro  |
| • PIN - electronic delivery   | 0  |
| BotenCard/ÜberweisungsCard  |  |
| • new order   | 3.06 Euro  |
| • replacement order   | 4.74 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<br>(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<br>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)<br>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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The charges/interest rates shown below are to be agreed with the customer when concluding the framework agreement for the account.

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

(1) Exchange rates: For foreign currencies the exchange rates used by Bankomatkarte, 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