



Fee Information Document



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

Account name: Key Account

Date: 8 August 2023

- 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 the pre-contractual information document, in the Key Account agreement and in the Schedule on fees, commissions and expenses.
- A glossary of terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Maintenance Quarterly € 40 Total annual fee € 160
Includes a services package consisting of:	
[Amount up to € 50,000] Credit transfer	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.
[Amount up to € 20,000] Credit transfer	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.
[Amount up to € 50,000] Standing order	Online, standard SEPA in euros to own institution € 0 In-branch, standard SEPA in euros to own institution € 0
[Amount up to € 20,000] Standing order	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.
Providing a debit card [1st]	Issue € 0 Maintenance € 0 Total annual fee € 0
Providing a credit card [1st]	Issue € 0 Maintenance € 0 Total annual fee € 0
[Unlimited] Cheque negotiation and clearing	National cheques in euros, other institutions € 0

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Services in excess of these amounts shall be charged separately		
Payments (excluding cards)		
Credit transfer	Online, instant SEPA in euros*	0.40 % (min. €4.50) + €0.95
	Online, standard non-SEPA in foreign currency	0.75 % (min. €22)
	Branch, standard non-SEPA in foreign currency	0.75 % (min. €22)
	Currency exchange rate	3 %
	(*)Fees applicable to countries within the European Economic Area.	
Cards and cash		
Cash withdrawal with a debit card from an ATM	Other institutions (Bankia, Abanca, Unicaja, Ibercaja, Kutxabank):	€ 0
Cash withdrawal with a credit card from an ATM	National, own institution. For cash withdrawals as credit transactions	4 % (min. € 3)
	Other national institutions (Caixabank, Santander, BBVA, Bankia, Bankinter). For cash withdrawals as credit transactions	100 % CTC (*) 4 % (min. € 3)
	(*) CTC: Comisión Titular Cajero (ATM Holder Fee).	
Overdrafts and related services		
Arranged overdraft		Not available
Unarranged overdraft	Opening*	4.5 % (min. € 15)
	Interest rate	Nominal 7.19% APR 7.50%
	Debt claim	€ 28
	(*) Overdraft fee on the largest amount in the settlement period. The fee together with the interest will result in a maximum APR of 2.5 times the legal interest of the money.	
Other services		
Cheque negotiation and clearing	National cheques in euros, own institution	€ 0
Return of cheques	National cheques in euros, own institution	€ 0
	National cheques in euros, other institutions	4.5% (min. €15)
Text alerts service (SMS, e-mail or similar)	For message about accounts, cards and investments to national mobile numbers:	
	up to € 150	€ 0.15
	more than € 150	€ 0
	For message about accounts, cards and investments to international mobile numbers:	
	up to € 150	€ 0.20
	more than € 150	€ 0

Information on additional services

Information on fees charged for services in excess of the amount covered by the services package (excluding the fees listed above).

Service	Fee
[Amount more than € 50,000] Credit transfer	Online, standard SEPA in euros to own institution* 0,05 % (mín. 1,20 €)

	Branch, standard SEPA in euros to own institution*	0,10 % (min. € 2,40)
	(*)Fees applicable to countries within the European Economic Area.	
[Amount more than € 20,000]	Online, standard SEPA in euros to another institution*	0,40 % (mín. 1,20 €)
Credit transfer	Branch, standard SEPA in euros to another institution*.	0.60 % (min. € 6)
	(*)Fees applicable to countries within the European Economic Area.	
[Amount more than € 50,000]	Online, standard SEPA in euros to own institution	0,05 % (mín. € 1,20)
Standing order	In-branch, standard SEPA in euros to own institution	0,10 % (mín. € 2,40)
[Amount more than € 20,000]	Online, standard SEPA in euros to another institution	0,40 % (mín. € 4,50)
Standing order	In-branch, standard SEPA in euros to another institution	0,60 % (mín. € 6)
Providing a debit card	Issue	€ 30
[2nd and subsequent]	Maintenance	€ 30
	Total annual fee	€ 30
Providing a credit card	Issue	€ 47
[2nd and subsequent]	Maintenance	€ 47
	Total annual fee	€ 47