

## List of Prices and Services

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**CURRENT ACCOUNT**

DESCRIPTIONDESCRIPTION	FEE
Monthly maintenance of current accounts	
<ul style="list-style-type: none"> <li>• EUR account</li> </ul>	Euro 12,00
<ul style="list-style-type: none"> <li>• GBP account</li> </ul>	GBP 12,00
<ul style="list-style-type: none"> <li>• USD account</li> </ul>	USD 12,00
Monthly issuance of paper account statement	Euro 0,00
Issuance of electronic account statement	Euro 0,00

**TERM DEPOSIT**

DESCRIPTIONDESCRIPTION	FEE
Early cancellation	Interest shall not be paid on amounts cancelled in advance

**SEPA TRANSFER IN UE/EEA AREA AND EXTRA- EEA**

DESCRIPTIONDESCRIPTION	IN BRANCH IN BRANCH	ONLINE BANKING ONLINE BANKING
To CaixaBank, S.A Succursale in Italia customers	Euro 3,00	Euro 1,00
To another Bank customers	0,20% min. Euro 3,50 Euro 10,00 Additional fee for urgent priority	0,10% min. Euro 1,50 Euro 7,00 Additional fee for urgent priority

**SEPA TRANSFER RECEIVED**

DESCRIPTION	FEE
Charges for payment into account	Euro 0,00

**SEPA DIRECT DEBIT**

DESCRIPTION	FEE
SEPA Core Direct Debit	Euro 0,00
SEPA B2B Direct Debit	Euro 0,00

**TRANSFER ISSUED IN CURRENCY OTHER THAN EURO IN EEA AREA**

DESCRIPTION	IN BRANCH	ONLINE BANKING
Transfer in currency other than euro	0,60 % min. euro 15,00	0,60 % min. euro 15,00
	Euro 10,00 Additional fee for urgent priority	Euro 7,00 Additional fee for urgent priority

**TRANSFER ISSUED IN AREA NON SEPA/EEA**

DESCRIPTION	IN BRANCH	ONLINE BANKING
Euro transfer	0,40 % minimum euro 3,95 Euro 10,00 Additional fee for urgent priority	0,40 % minimum euro 3,95 Euro 7,00 Additional fee for urgent priority
Transfer in currency other than euro	0,60 % minimum euro 15,00 Eur 10,00 Additional fee for urgent priority	0,60 % minimum euro 15,00 Eur 7,00 Additional fee for urgent priority
Swift message	Euro 15,00	Euro 15,00

**INTERNATIONAL TRANSFER RECEIVED**

DESCRIPTION	FEE
Eurotransfer from non EEA	0,25% min. euro 6,00
Transfer in currency other than euro from all countries	0,50% min. euro 15,00

**BULK PAYMENT SERVICE**

DESCRIPTION	IN BRANCH	ONLINE BANKING
SEPA Transfer in UE/EEA and EXTRA- EEA	0,20 % min Euro 3,50 Euro 10,00 Additional fee for urgent priority	0,10 % min Euro 1,50 Euro 7,00 Additional fee for urgent priority
Transfer in currency other than euro in EEA	0,60 % min Euro 15,00 Euro 10,00 Additional fee for urgent priority	0,60 % min Euro 15,00 Euro 7,00 Additional fee for urgent priority
Euro transfer in non SEPA/EEA	0,40 % min Euro 3,95 Euro 10,00 Additional fee for urgent priority	0,40 % min Euro 3,95 Euro 7,00 Additional fee for urgent priority
Transfer in currency other than euro in non EEA	0,60 % min Euro 15,00 Euro 10,00 Additional fee for urgent priority	0,60 % min Euro 15,00 Euro 7,00 Additional fee for urgent priority
Swift message	Euro 15,00	

## CAIXABANKNOW (ONLINE BANKING)

DESCRIPTION	FEE
Monthly maintenance	Euro 5,00
Token replacement	Euro 20,00

## CASH CONCENTRATION SERVICE

DESCRIPTION	FEE
Activation fee of the service for an account	Euro 50,00 per account
Monthly maintenance	Euro 120,00
Issuance MT101 message	Euro 10,00 per message
Issuance MT103 message	Euro 10,00 per message
Issuance of the generated transfer	Euro 15,00 per transfer
Account statement via Swift MT940	Euro 12,50 (monthly maintenance) Euro 2,50 for each additional recipient in addition to the first
Account statement via Swift MT942	Euro 12,50 (monthly maintenance) Euro 2,50 for each additional recipient in addition to the first

## LOAN

DESCRIPTION	FEE
Opening fee	3,00% min. Euro 200,00 (on the amount of capital granted )
Early repayment fee	3,00%, Min. EUR 400,00 (on the amount of the capital repaid in advance)
Amendment of Terms <sup>1</sup>	2,00%, Min. EUR 200,00 (on the amount of capital granted)
Study fee	1,00% min. Euro 170,00 (on the amount requested)
Early cancellation fee	3%, Min. EUR 400,00 (on the amount cancelled in advance)

<sup>1</sup>Excludes changes made unilaterally by CaixaBank

## CREDIT ACCOUNT BY DISBURSEMENTS

DESCRIPTION	FEE
Opening fee (on the amount of the limit granted)	3,00% Min. Euro 170,00
Amendment of Terms fee <sup>2</sup>	2,00% Min. Euro 200,00
Availability fee	2,00% Min. Euro 200,00 (annually payable quarterly)
Early cancellation fee	Max 2,00% Min. EUR 400,00 (on the amount cancelled in advance)
Study fee	1,00% min. Euro 170,00 (on the amount requested)
Utilization fee	1,00% min. Euro 170,00

<sup>2</sup>Excludes changes made unilaterally by CaixaBank

## CREDIT ACCOUNT

DESCRIPTION	FEE
Availability fee	2% annually payable quarterly

## GUARANTEE

DESCRIPTION	FEE
Issuance fee	Euro 100,00
Risk and irrevocability annual fee	6,00%, Min. Euro 180,00 Payable in advance or deferred on a quarterly basis
Amendment of conditions fee <sup>3</sup>	3,00% the amount of the guarantee or the current limit (min. flat 100,00 per amendment)
Execution of the guarantee fee	0,30% min. euro 50,00

<sup>3</sup>Excludes changes made unilaterally by CaixaBank

## EXPORT DOCUMENTARY CREDIT

DESCRIPTION	FEE
Notification of opening of letter fee	0,10% min. Euro 45,00 <sup>1</sup>
Review of documents fee	Euro 10,00 (for each reception ) <sup>1</sup>
Presentation of discrepancies in the documents fee (payable by the beneficiary )	Euro 45,00 <sup>1</sup>
Delivery of documents to issuing bank (courier costs) fee	Based on cost <sup>1</sup>
Early cancellation of the letter before the maturity date fee	Euro 45,00 <sup>1</sup>
Transfer of letter to secondary beneficiaries fee	0,25% (min. Euro 90,00). <sup>1</sup>
Confirmation of the letter fee	Minimum euro 100,00 (payable on a quarterly basis, individually traded in relation to the risk of the Issuer Bank and the analogue country)
Utilization fee	1,30% min. Euro 65,00
Deferred payment fee	0,15% (min. Euro 60,00)
Fee for purchase transaction without recourse for the utilization of the documentary export credit	Minimum 0,10% (payable on a quarterly basis, individually traded in relation to the risk of the Issuer Bank and the analogue country)

<sup>1</sup>Equivalent in the currency of the Letter of Credit

## IMPORT DOCUMENTARY CREDIT

DESCRIPTION	FEE
Opening of the letter fee	0,15% (of the amount of the credit). Min. Euro 75,00 <sup>1</sup>
Risk and irrevocability annual fee	5,25% annuale pagabile in anticipo su base trimestrale
Review of documents fee	0,20% min. Euro 90,00 (per ogni singolo utilizzo) <sup>1</sup>
Presentation of discrepancies in the documents fee	Euro 100,00 (per ogni ricezione con discrepanze) <sup>1</sup>
Transfer of letter to secondary beneficiaries fee	0,20% min. Euro 90,00 <sup>1</sup>
Fee for the increase in the amount of credit (on the increased quantity)	0,25% Min. Euro 50,00 quarterly advance payment <sup>1</sup> (on the increased amount)
Amendment fee	Euro 100,00 <sup>1</sup>
Utilization fee	0,25% (minimum euro 100,00)
Early cancellation of the letter before the maturity date fee	Euro 100,00 <sup>1</sup>

<sup>1</sup>Equivalent in the currency of the Letter of Credit

## FACTORING AND CONFIRMING

DESCRIPTION	FEE
<b>FACTORING WITHOUT RECOURSE</b>	
Up-front fee on the nominal amount of the assigned credits	3,00%
Supplementary fee	0,75% monthly on invoices for which no payment would be received when due. Payment is made on the last day of the month or on the date when the invoice is collected or cancelled, if the invoice occurs between the expiry and the end of the current month.
Debtor's study fee	Euro 15,00 per debtor
Handling of Documents fee	Euro 50,00 per document
<b>FACTORING WITH RECOURSE</b>	
Up-front fee on the nominal amount of the assigned credits	2,00%
Supplementary fee	0,35% monthly on invoices for which no payment would be received when due. Payment is made on the last day of the month or on the date when the invoice is collected or cancelled, if the invoice occurs between the expiry and the end of the current month.
Debtor's study fee	Euro 15,00 per debtor
Handling of Documents fee	Euro 50,00 per document
<b>CONFIRMING</b>	
Charges for payments to suppliers on expiry of invoices	Domestic transfer and UE CE 924/2009 Regulation: <ul style="list-style-type: none"> <li>• 0,40% per transfer, Min. Euro 3,95</li> </ul> International Transfers not subject to UE Regulation <ul style="list-style-type: none"> <li>• 0,60% per transfer. Min. Euro 15,00</li> </ul> Swift message : Euro 15,00
<b>Debtor</b> Assignment fee to be applied on the value of each Receivable assigned	0,50%

## EXCHANGE RATE

DESCRIPTION	FEE
The exchange rate applied to the customer is composed of the "market exchange rate" available at the time the foreign exchange transaction is executed plus a spread (margin)	1,80%.

## OTHER SERVICES

DESCRIPTION	FEE
Issuance of certificate fee	Euro 50,00
Postage costs	In conformità con le tariffe correnti del fornitore di servizi
Urgent postage costs	In conformità con le tariffe correnti del fornitore di servizi
Duplicate Statement Account or accounting entries	Euro 3,00 per documento