



Account provider: **CaixaBank, S.A.**

Account name: **HolaBank-Living Solutions Account**

Date: **16-01-2025**

- This document provides information on the fees applicable for the main services associated with this payment account. You can use it to compare the fees charged on other accounts.
- Fees may also apply for the use of other services associated with the account, not listed here. All information can be found in the pre-contractual information document, in the contract and on CaixaBank's website (www.CaixaBank.es).
- We have also provided a free glossary of the terms used in this document.

Service	Fee
General account services	
Package of services [HolaBank-Living Solutions Account] <ul style="list-style-type: none"> – Maintenance and administration of one current account. – Issuance and maintenance of one standard credit card contract (one card contract with one holder and one beneficiary). – 24 issuing and receiving annual standard and instant SEPA transfers, in euros, Swedish crowns and Romanian leu. Up to €20,000 per operation. – 20 direct debit bill charges per month. – Euro cheque deposits directly paid into a financial institution in Spain. – Access and use of CaixaBankNow digital banking. – Other services with special conditions (maximum €200/transaction): <ul style="list-style-type: none"> • Guaranteed cheque issuance. • Issuance of individual transfer, standard or immediate, in euros, Swedish crowns and Romanian leu. (different from the 24 included in the Servicuenta). • Receipt of foreign currency transfers. 	<p>Quarter fee €35.00 Total annual fee €140.00</p>
Services exceeding these amounts will be charged separately	

Payments (excluding card payments)		
Transfer	Standard / Instant SEPA transfer in euros (1)	0.40% (min. €6.00)
	Non-SEPA transfer in foreign currency, standard	
	Shared costs	0.6% (min. €15.00)
	Sender costs	0.7% (min. €27.00)
	Currency exchange	+2.5% on market exchange rate
Standing order	SEPA in euros (1)	0.25% (min. €3.00)
Cards and cash		
Issuance and maintenance of a debit card [Visa Debit]	Total annual commission	€ 36.00
Issuance and maintenance of one standard credit card	Total annual commission	€ 0.00
Debit cash withdrawal from ATMs using a card	Own ATM	€ 0.00
	Other banks	100% ATM owner fee
Credit cash withdrawal from ATMs using a card	For credit withdrawals [Any ATM]	4.50% (min. €4.00)
	Other banks	0% ATM owner fee
Overdrafts and related services		
Express overdraft [Flexible Overdraft]	Setup fee	€ 3.99
	Interest rate	0.00%
	Recovery of overdue balances	€ 40.00
Tacit overdraft	Setup fee	0.20%
	Interest rate	0.00%
	Recovery of overdue balances	€ 40.00
Other services		
Negotiation and compensation of cheques	National cheques in euros	€ 0,00
Refunding of cheques	National cheques in euros	4.50% (min. €18,00)
Alert service (SMS, email, or similar)	Six-monthly	€ 6,00
	Total annual fee	€ 12,00
	More than 50 alerts in six-month, per message	€ 0.15

(1) Includes national transfers, in addition to all other transfers abroad among EU member states regulated by Regulation (EU) 2021/1230 (in euros, Swedish krona or Romanian leu)

