



	Shared costs	0.6% (min. €15.0)
	Sender costs	0.7% (min. €27.0)
	Currency exchange	+2.5% on market exchange rate
<b>Standing order</b>	SEPA in euros, online or through ATMs	€0
	SEPA in euros, rest standing orders	0.30% (min. €2.75)
Cards and cash		
<b>Issuance and maintenance of a debit card [Visa Debit]</b>	Annual	€ 50
<b>Issuance and maintenance of one standard credit card</b>	Annual (In relation to a single card contract, 1 holder's card and 1 beneficiary's card free of charge)	€ 48
<b>Debit cash withdrawal from ATMs using a card</b>	Own ATM	€ 0
	Other banks	100% ATM owner fee
<b>Credit cash withdrawal from ATMs using a card</b>	For credit withdrawals [Any ATM]	4.50% (min. €4)
	Other banks	0% ATM owner fee
Overdrafts and related services		
<b>Express overdraft [Available Salary] Tacit overdraft</b>	Setup fee	1.824%
	Setup fee	0.20%
	Interest rate	0.00%
	Recovery of overdue balances	€ 40
Other services		
<b>Negotiation and compensation of cheques</b>	National cheques in euros	€ 0
<b>Refunding of cheques</b>	National cheques in euros	4.50% (min. €18)
<b>Alert service</b>	Six-monthly	€ 6
	<b>Total annual fee</b>	<b>€ 12</b>
	More than 50 alerts in six-month, per message	€ 0.15

**Date:**

**Branch where you are attended:**

**Signature and acceptance of the loan contract**

By signing this documentation you accept that we have delivered it to you and that you have read it.

**The holder**


**By CaixaBank, S.A.**



Chief Operating Officer