

FINANCIAL SERVICES FEE SCHEDULE

RETAIL CUSTOMERS

Entry into force: 01/04/2023

| Packages | eboo S | eboo M | eboo L |
|---|---|--|--|
| Current account | ✓ | ✓ | ✓ |
| eBanking access | ✓ | ✓ | ✓ |
| Bank cards |  1 Visa Debit |  1 Visa Debit 1 Visa |  1 Visa Debit 1 Visa Gold |
| Unlimited online transfers | ✓ | ✓ | ✓ |
| Unlimited ATM withdrawals worldwide | ✓ | ✓ | ✓ |
| Payconiq and Apple Pay | ✓ | ✓ | ✓ |
| Free card payments worldwide | ✓ | ✓ | ✓ |
| Everyday insurance ¹ | ✗ | ✓ | ✓ |
| Extended insurance ² | ✗ | ✗ | ✓ |
| Authorised overdraft | ✗ | ✓ | ✓ |
| Raiffeisen advantages | ✓ | ✓ | ✓ |
| MONTHLY FEES | €3 FREE -26 years-old | €5 | €7 |
| OPTIONS Do you need one or more additional cards? | Visa Debit + €2 Easy Visa + €2 | Visa Debit + €2 Easy Visa + €2 Visa + €3 Gold + €5 | Visa Debit + €2 Easy Visa + €2 Visa + €3 Gold + €5 |

Two banking products not linked to a package are also available:

- **Easy Visa** prepaid card usable without a bank account: **€2/month**
- **eboo Basic**, the current account with **eBanking** access and no card: **€2/month**



All POST bank cards are made from recycled or cornstarch based plastic.

¹ Purchase protection insurance (in-store and online) and travel accident insurance. Applicable when paying with your Visa or Visa Gold card. ² Insurance for travel cancellation, luggage protection, car rental, transport delays, winter sports, theft, phishing, assistance and cover extension. Applicable when paying with your Visa Gold card.

| | SERVICES THROUGH EBANKING | PRINT SERVICES OR SERVICES IN A POST SALES OUTLET |
|-----------------|--|---|
| ACCOUNT | Current account balance check or a movement | Free / €5 |
| | Account statements | Free / €1 / PRINT STATEMENT |
| | Issuance of an Account details slip (RIB) | Free / €5 |
| | Account closure at the customer's request | Free / Free |
| TRANSFER | Transfer in euro's and other currencies to any destination | Free / €5 only in € over the counter |
| | Setting up and/or changing a standing order | Free / Free |
| CARDS | Changing a card limit | Free / Free |
| | Requesting a new secret code or replacement card | Free / Free |

PAYMENTS, WITHDRAWALS AND DEPOSITS

| | |
|--|------|
| Card payments worldwide in any currency | Free |
| Cash withdrawals from any ATM worldwide* | Free |
| Cash deposits into own account over the counter at a POST sales outlet | Free |
| Cash withdrawals over the counter at a POST sales outlet | €5 |

INDIVIDUAL REQUESTS

- Ask for a quote. Requires customer's prior approval (duplicates, searches, proof of funds, etc.)
- If you are having trouble using our online solutions and ATMs, or getting to sales outlets, you can request that counter fees and paper transaction fees are waived. Such exemption requests can be made by post or by calling 8002 8004. Withdrawals and deposits of up to €500 can also be made through your postal worker.

INTEREST PAYABLE

- Account balance < €0
 - Unauthorised overdraft: **12% per year**
 - Authorised overdraft: **8% per year**

VISA GOLD

- Possibility to opt for a deferred repayment
 - 10% of the total amount of the monthly statement with a minimum of €50.
- Interest rate on the outstanding balance: **12% per year**

* excluding fees indicated on the ATM

