



## **Fee Information Document**

## **Western Union International Bank GmbH**

## **Western Union Digital Banking Standard Account**

Version: 6 December 2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you 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 can be found in the current price list and in the information sheet.
- A glossary of the terms used in this document is available free of charge as an appendix to the information sheet related to the Standard Account.

| Service  | Fee   |  |
|--|---|--|
| General services linked to the account   |   |  |
| Maintaining the account [Standard Account]  Includes a package of services consisting of: Free account maintenance, Western Union Digital Banking App, electronic account statement, 1 savings account, 1 virtual Visa Debit Platinum Card, 10 free Western Union Digital Banking account to Western Union Digital Banking account transfers, 10 free outgoing SEPA bank transfers, 3 free ATM withdrawals in EUR in the Euro zone and all accounting entries. | Per month  Total annual fee                       | 0.00 EUR<br>0.00 EUR                                     |
| Services beyond these quantities will be charged separately.  Online banking Transmission account statement  Account statement related to single payment transactions  | Electronically Print-out Electronically Print-out | 0.00 EUR<br>0.00 EUR<br>2.50 EUR<br>0.00 EUR<br>2.50 EUR |

| Payments (cardless)                               |                       |                       |  |  |  |
|---|-----------------------|-----------------------|--|--|--|
| Credit transfer SEPA Countries                    | Арр                   | 0.50 EUR              |  |  |  |
| Credit transfer non-SEPA Countries                | Арр                   | 0.00 EUR              |  |  |  |
| Standing order                                    |                       | Service not available |  |  |  |
| Direct debit                                      | App                   | 0.00 EUR              |  |  |  |
| Providing cheque forms                            |                       | Service not available |  |  |  |
| Cards and cash                                    |                       |                       |  |  |  |
| Providing a debit card [Visa Debit Platinum Card] | Card delivery         | 4.99 EUR              |  |  |  |
| Providing a credit card                           |                       | Service not available |  |  |  |
| Cash withdrawal                                   | ATM-Euro zone         | 2.99 EUR              |  |  |  |
|   | ATM-outside Euro zone | e 2.99 EUR            |  |  |  |
| Recharge of prepaid card                          |                       | Service not available |  |  |  |
| Overdrafts and related services                   |                       |                       |  |  |  |
| Arranged Overdraft                                |                       | Service not available |  |  |  |
| Overrunning of overdraft facility                 |                       | 0,00 EUR              |  |  |  |
|   |                       |                       |  |  |  |

## **Overall Cost Indicator (OCI)**

| PROFILE     | COUNTER        | ONLINE    |  |
|-------------|----------------|-----------|--|
| Consumption | not applicable | EUR 22.93 |  |
| account     |                |           |  |
|             |                |           |  |
|             |                |           |  |
|             |                |           |  |

|            | EUR 34.20* |
|------------|------------|
| STAMP DUTY |            |

\*A stamp duty of EUR 34.20 per year is due on accounts with an annual average balance exceeding EUR 5,000 (subject to subsequent changes in the law).

In addition to costs, any receivable and/or payable interests accrued on the account and the account opening costs are considered.

The costs listed in the table are for information purposes only and refer to one operation profile (consumption account), merely as an indication – by Banca d'Italia – of accounts without an overdraft.

To learn more: <a href="https://www.bancaditalia.it/compiti/vigilanza/normativa/archivio-norme/disposizioni/trasparenza\_operazioni/disp-rec-dir-2014-92/Allegato5A.pdf">https://www.bancaditalia.it/compiti/vigilanza/normativa/archivio-norme/disposizioni/trasparenza\_operazioni/disp-rec-dir-2014-92/Allegato5A.pdf</a>