



Moneytrans

Fees for the use of the payment services

Account Maintenance Fees	Fees
This fee is due when opening the account if the account holder opted for the yearly fee, or it is debited from the account on the 5 th of every month for the monthly fee-plan	20,00 EUR / year or 2,90 EUR / month
The maintenance fee covers the following services: <ul style="list-style-type: none">Provision of a debit cardUse of the transactional website (https://www.moneytrans.eu)Delivery of the account statements via the transactional websiteSending of a one-time security code to sign individual payment transactionsTemporary blocking/ unblocking of the debit cardReplacement of a defective debit cardClosing of the account	Included
Mailing of the account statements by post	2,00 EUR
Mailing of a new PIN by post	2,00 EUR
Provision a replacement debit card (in case of loss/theft/cancellation of the previous card)	9,00 EUR
Fees for Payment Account Transactions	
Funds deposit on the account* at an authorized Moneytrans agency**	2% of the amount
Funds deposit on the account* via the transactional website (https://www.moneytrans.eu)	1% of the amount
Cash withdrawal from the account at an authorized Moneytrans agency**	1,50 EUR
Incoming SEPA payment	Free of charge
Funds transfer to another Smile account held with Moneytrans	Free of charge
Funds transfer to a third-party account (SEPA): <ul style="list-style-type: none">First two monthly operations:As from the third monthly operation:	Free of charge 0,35 EUR
Rejection of a payment order due to insufficient funds on the account	5,00 EUR
Fees for Debit Card transactions	
Payments in euros at retail merchants or on the Internet (SEPA)	Free of charge
Cash withdrawals at ATMs (SEPA)***	2,00 EUR
Cash withdrawals at ATMs (outside SEPA)***	5,00 EUR
Margin on the exchange rate for payments and cash withdrawals in a foreign currency***	3% of the amount

* The first deposit made when opening the account (in cash or using a debit/credit card) is free of charge.

** Only the Moneytrans offices and certain delegate agents are authorized to provide payment account services. We recommend to contact our help desk (02 227 18 20) to locate the nearest authorized agency.

***Moneytrans is not liable for the additional fees that foreign banks may separately charge for processing payments or cash withdrawals at their terminals or ATMs.

The SEPA ("Single European Payments Area") includes 36 countries, of which the 27 member states of the European Union (Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Lithuania, Latvia, Luxembourg, Malta, the Netherlands, Poland, Portugal, the Czech Republic, Romania, Slovakia, Slovenia, Spain, Sweden) as well as Andorra, Iceland, the Liechtenstein, Norway, Switzerland, Monaco, San Marino and Vatican City.