



## Fees for the use of the payment services

Account services	Fees
<b>Maintenance fee (annual or monthly)</b>	
Annual account maintenance fee:	20,00 EUR
Monthly account maintenance fee:	2,90 EUR
Package including the following services: <ul style="list-style-type: none"><li>Provision of a debit card</li><li>Use of the transactional website (<a href="https://www.moneytrans.eu">https://www.moneytrans.eu</a>)</li><li>Account statements via the transactional website</li><li>Sending of a security SMS to authenticate payment transactions</li><li>Temporary blocking/ unblocking of the debit card</li><li>Exchange of a defective debit card</li><li>Closing of the account</li></ul>	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
<b>Account transactions</b>	
Funds deposit on the account* at an authorized Moneytrans agency**	0,5% of the amount
Funds deposit on the account* via the transactional website ( <a href="https://www.moneytrans.eu">https://www.moneytrans.eu</a> )	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 (SEPA)	Free of charge
Funds transfer to a third-party account / standing order / direct debit in euros (SEPA): <ul style="list-style-type: none"><li>First two monthly operations:</li><li>Subsequent operations:</li></ul>	Free of charge 0,35 EUR
Rejection of a payment order due to insufficient funds on the account	5,00 EUR
<b>Card transactions</b>	
Payments in euros at retailers or on the Internet (SEPA)	Included
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%

\* 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. In case of doubt, contact our help desk (951 01 55 01) to locate the nearest authorized agency.

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

SEPA Zone (Single European Payments Area), includes the 27 countries of the European Union (Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, the Czech Republic, Romania, Slovakia, Slovenia, Spain and Sweden) as well as Iceland, the Liechtenstein, Norway, Switzerland, Monaco and Saint- Marin.

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