



Fee Information Document

Name of the account provider: MeDirect Bank SA
 Account name: Current Account
 Date: 18 Januari 2024

- This document provides you with the information related to the fees incurred when 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 is available in the Tariffs & Charges that can be found on the Bank's website www.medirect.be.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Current Account Includes a package of services consisting of: <ul style="list-style-type: none"> • Current account in EUR • Possibility to open other current accounts in another currency. Currencies available: GBP, USD, NOK, CHF • Account Maintenance • MeDirect Mobile Banking App • MeDirect Internet Banking Services • Online account statements 	Free

Payments (excluding cards)	
Outward payments	
• Payments in EUR within EEA (shared costs)	Free
• Other Payments (shared costs)	EUR 15
Inward payments	Free
Other Payment & Transfer Instructions	
• Standing order set-up	Free
• Inter-accounts transfers	Free
• Transfers to 3rd party MeDirect Accounts	Free
• Foreign currency exchange	0.5% margin on prevailing market rates
Cards and cash	
Providing a debit card	Free the 1 st year From the 2 nd year, free if you make at least 12 transactions (payments or withdrawals) during the year; otherwise, EUR 12/year.
Replacement of lost/stolen debit card	EUR 7
Renewal of a debit card	Free
ATM cash withdrawals	Free
Card Payments	Free
Exchange margin on card payments and cash withdrawals*	1.5% markup
Chargeback investigation – not justified	EUR 30

* When making a payment or cash withdrawal with your card, the funds are debited from your sole account which holds the same currency as the transaction. If you do not own an account in this currency, or you do not have enough balance in this account, the funds are debited from your Euro account (as 1st option) or from the foreign currency account that holds the highest balance (as 2nd option). Exchange rates for transactions executed with the MeDirect Debit Card transactions:

- The Interbank exchange rates apply for the following currencies: EUR, GBP, USD, NOK, CHF.
- For other currencies, Mastercard exchange rates apply.

Overdrafts and related services	
Arranged overdraft	Service not available
Other services	
Statements	
• Electronic (via internet banking)	Free
• Requested paper statement (by post)	EUR 1,50 per page
• Requested duplicates	EUR 1,50 per page
Payment confirmation and enquiries	EUR 20 per payment
Investigations	
• Up to 1 month after payment date	Free
• Exceeding 1 month after payment date	EUR 60

Glossary of Terms (Fees)

Service	Explanation
General account services	
Account Maintenance	The maintenance of the account to be used by the customer.
Payments (excluding cards)	
Outward payments	A payment sent to a third-party Bank.
Standing order	An instruction to make regular fixed payments to a particular person or organisation.
Inter-account transfers	Transfer of funds between the customer's own accounts.
Cards and cash	
Debit card	The provision of a payment card linked to the customer's account. The amount of each transaction made using the card is charged directly to the customer's account. The card will be renewed upon expiry and can be replaced if lost/stolen.
ATM cash withdrawal in a currency the customer does not hold an account in	The customer withdraws cash out of own account, in a currency other than the account currency.

Payment in a currency the customer does not hold an account in	The customer pays with his or her debit card in a currency other than the account currency.
Overdrafts and related services	
Arranged overdraft	An agreement that determines a maximum amount that can be borrowed on the account. This service is not offered.
Unarranged overdraft	Funds withdrawn from the account to cover a transaction even though there is insufficient balance in the account.
Other services	
Statements	An overview of the account transactions and the account balance.
Depositing a cheque	The presentation of a locally drawn cheque for deposit into an account.