



## Fee Information Document

Name of the account provider: MeDirect Bank SA  
 Account name: Current Account  
 Date: 23 July 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](http://www.medirect.be).
- A glossary of the terms used in this document is available free of charge.

| Service  | Fee  |
|--|------|
| General account services   |      |
| Current Account<br><br>Includes a package of services consisting of: <ul style="list-style-type: none"> <li>• Current account in EUR</li> <li>• Possibility to open other current accounts in another currency. Currencies available: GBP, USD, NOK, CHF</li> <li>• Account Maintenance</li> <li>• MeDirect Mobile Banking App</li> <li>• MeDirect Internet Banking Services</li> <li>• Online account statements</li> </ul> | 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                            | 0.8% margin on prevailing market rates   |
| Cards and cash   |  |
| Providing a debit card                                 | Free the 1 <sup>st</sup> year<br>From the 2 <sup>nd</sup> 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 1<sup>st</sup> option) or from the foreign currency account that holds the highest balance (as 2<sup>nd</sup> 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.   |