

PAYSELECT

FEES

basic fees

Program Basic

Issue Fee Main Card	€ 37.85
Annual fee main card	€ 37.85
Service charge	€ 32.00

Program Comfort

Issue Fee Main Card	€ 37.85
Annual Fee Main Card	1st year free of charge
Annual fee main card	€ 37.85 (from 2 years)
Service charge	€ 102.00

Program Exclusive

Issue Fee Main Card	€ 37.85
Annual Fee Main Card	1st year free of charge
Annual Fee Main Card	€ 19.10 (from 2nd year) *
Service charge	€ 142.00

Charges for charging the card

SEPA transfer	1.75% min. € 1.75
Sofortbanking	2.5% min. € 2.00

SMS transaction fees

Forgot SMS PIN	€ 0.15
SMS card to card – send	€ 0.15
SMS queries the account balance	€ 0.15
SMS Card Lock / Unlock Card – Customer Care	€ 0.15
SMS transaction notification	€ 0.15

transaction fees

Withdrawal from the ATM (ID L2 and higher)	€ 5.00
Withdrawal from the ATM abroad	€ 5.00
Check the account balance at the ATM (UK only)	€ 0.99
Processing a chargeback fee (only if chargeback unsuccessful)	€ 50.00
Foreign currency exchange charge abroad	2.85%

POS transactions

Outlets (shops etc.) Domestic	1.75% min. € 0.50
Outlets (shops etc.) abroad	1.75% min. € 0.50
Foreign currency exchange charge abroad	2.85%

Service fees cardholder

Replacement card – stolen and lost	€ 0.00
PIN change	€ 3.00
Account closing	€ 0.00
Remittance	€ 0.00
other fees	
KYC status 2 fee	€ 0.00
Card to card – send (ID L2)	€ 2.50
Card to card – received (ID L2)	€ 2.50

* The full annual fee of € 37.85 must be paid to the card service provider. The refund of the difference in the amount of € 18.75 will be made after confirmed payment by bank transfer to your giro or card account.