



Fee Information Document

Name of the account provider: **Hello bank!**

Account name: **Hello Pack**

Date: 01/07/2019

- This document informs you about the fees* for using the main services linked to the payment account. It will help you to 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 [pre-contractual information](#) and in the [general terms and conditions](#) of the Hello Pack.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Hello Pack Includes a package of services consisting of: <ul style="list-style-type: none">- 1 current account- Fees for maintaining the current account- Providing a debit card with cash withdrawal service (in euro) and point-of-sale payment service (maximum 2 cards per account and per holder/proxy)- Easy Banking App/ Hello bank! app- Easy Banking Web/ Hello bank! web- Easy banking Phone/ Secure telephone PIN- 1st card reader- Account statements delivered via online channels Services beyond these quantities will be charged separately	Monthly fee Total yearly fee Free Free

Payments (excluding cards)		
- Money transfer in euro: online transfer		free
- Direct debit		free
- Standing order		free
Cards and cash		
- Providing a debit card debit card	Monthly fee	free
	Total yearly fee	free
- Providing a credit card Visa Classic	Monthly fee	€2.25
	Total yearly fee	€27.00
- Providing a prepaid card	Yearly fee	€25/2years
- Providing a virtual prepaid card	Yearly fee	€15/2years
Cash withdrawal in euro		
- Withdrawal abroad with debit card Outside the Economic European Area (EEA)	€2.86 + 0.30% of the amount (max €12.09)	
- Withdrawal with a credit card	6 €+ 1% of the amount	
- Withdrawal with a prepaid card		3 €
Cash withdrawal in other currency		
- Withdrawal from ATM's with a debit card	€2.86 + 0.30% of the amount (max €12.09) (handling fees) + 1.63% of the amount (exchange fees)	
- Withdrawal with a credit card	€6 + 1.60% of the amount	
- Withdrawal with a prepaid card	€3 + 1.60% of the amount	
Overdrafts and related services		
Overdraft facility – Direct reserve • Up to €1,250	Annual debit rate	10.50%
Unauthorised overdraft	Annual debit rate	12.10%

* Our fees include VAT at 21% where applicable.

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