

Fees, conditions and expenses chargeable to customers

In effect since 12/15/2015

HEADING 64 PAYMENT SERVICES: ACCOUNTS IN FOREIGN CURRENCY

The fees included in this heading are the maximum that may be applied, and are charged both to consumer and non-consumer customers.

TRANSACTION TYPE	FEE
1. Accounts	
1.1 Maintenance (See Note 1)	24 euros/six months
1.2 Account overdraft (See Note 1 and 2)	Commitment fee: 1.50%
2. For notifying the Bank of Spain of the movements (debits and deposits) that require said notification, as per the applicable laws.	6.01 euros (One time)

NOTE 1 These fees will be debited at the same time as the periodic settlement of the account. The maintenance fee will be charged proportion to the settlement period. The fee will accrue in the currency of the account, and the exchange rate published by the European Central Bank on the settlement date will be applied.

NOTE 2 For overdrafts, the commitment fee will be applied to the highest negative accounting balance that the account had during the settlement period, in accordance with the Consumer Credit Agreements Law 16/2011 of June 24, whereby an interest rate giving rise to an annual percentage rate of over 2.5 times the legal interest rate cannot be applied to overdrafts in consumer accounts.