

# Fee Information Document



Name of the account provider: **Joh. Berenberg, Gossler & Co. KG**

Account name: **Personal account**

Date: **31.10.2018**

- 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 our list of prices and services.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
<b>Maintaining the account</b>	Quarterly	9.00 EUR
	<b>Total annual fee</b>	<b>36.00 EUR</b>
<b>Payments (excluding cards)</b>		
<b>Sending money</b>	Requiring documentation	2.50 EUR
	Electronically	0.08 EUR
	Urgent credit transfer requiring documentation/ via telephone	6.50 EUR
	Urgent credit transfer electronically	3.50 EUR
<b>Credit of a bank transfer</b>		0.50 EUR
<b>Standing orders</b>	Establishment/amendments	5.00 EUR
	Execution	1.00 EUR
<b>Direct debits</b>		0.50 EUR
<b>Justified refusal to execute a direct debit</b>		0.00 EUR
<b>Justified refusal to execute an order for sending money</b>		0.00 EUR

<b>Cards and cash</b>		
<b>Providing a debit card</b>	<b>Total annual fee</b>	<b>8.00 EUR</b>
<b>Providing a credit card</b>	Fee for processing a card application	12.50 EUR
MasterCard primary card	<b>Total annual fee</b>	<b>40.00 EUR</b>
MasterCard additional card	<b>Total annual fee</b>	<b>20.00 EUR</b>
MasterCard Gold primary card	<b>Total annual fee</b>	<b>85.00 EUR</b>
MasterCard Gold additional card	<b>Total annual fee</b>	<b>55.00 EUR</b>
<b>Cash deposit</b>	Cash deposit at the counter	0.00 EUR
<b>Cash withdrawal</b>	Cash withdrawal at the counter	0.00 EUR
<b>Cash withdrawal by debit card at an ATM</b>	At an ATM belonging or connected to the bank	0.00 EUR
	At an ATM not connected to the bank plus passing on of the calculated fees of the bank operating an ATM in the euro zone	0.00 EUR
<b>Cash withdrawal by debit card at foreign cash machines in a foreign currency</b>		2.50 EUR
	plus passing on of the calculated fees of the bank operating an ATM outside the euro zone	
<b>Cash withdrawal by credit card at an ATM</b>		2%, min 5.00 EUR
	plus passing on of the calculated fees of the bank operating an ATM in the euro zone	
<b>Cash withdrawals by credit card at foreign cash machines in foreign currency</b>		2%, min 5.00 EUR
	plus 1% for currency conversion plus passing on of the calculated fees of the bank operating an ATM outside the euro zone	
<b>Using the debit card to pay in foreign currency</b>		0.00 EUR
<b>Using the credit card to pay in foreign currency</b>		1% of the amount
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	Not offered	
<b>Tolerated overdraft</b>	Interest rate p.a.	10%