



Fee Information Document



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

Account name: Personal account

Date: 01.04.2025

- 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
General account services	
Maintaining the account	Quarterly 30.00 EUR Total annual fee 120.00 EUR
Payments (excluding cards)	
Sending money	Requiring documentation 10.00 EUR
	Electronically 0.08 EUR
	Urgent credit transfer requiring documentation/ via telephone (additionally) 6.50 EUR
	Urgent credit transfer electronically 3.50 EUR
Credit of a bank transfer	0.50 EUR
Standing orders	Establishment/amendments 5.00 EUR
	Execution 1.00 EUR
Direct debits	0.50 EUR
Justified refusal to execute a direct debit	0.00 EUR
Justified refusal to execute an order for sending money	0.00 EUR

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