



Information Document about Fees



Name of the account provider: Industrial and Commercial Bank of China (Europe) S.A., Branch in Spain
Account name: Payment Account
Updated on: 16.07.2019

- This document informs you about the fees charged for the use of the main services associated with the payment account. It will help you to compare them with the fees applicable on other accounts.
- Fees may also apply for the use of other services associated with the account that are not listed here. You will find all the information in the pre-contractual information of the Basic Payment Account.
- A glossary of terms used in this document is available free of charge.

Service	Fee	
General Account Services		
Account maintenance	Monthly maintenance	3.00 €
	Quarterly maintenance	9.00 €
	Total annual fee	36.00 €
Payments (excluding cards)		
Transfer	SEPA in euros, immediate, online	Service not available
	SEPA in euros, immediate, office	Service not available
	SEPA in euros, standard, online	0.00 €
	SEPA in euros, standard, office	0.00 €
	SEPA, non-standard, online/office *	1.50% (min 30 €)
Standing Order	Per order	No additional cost other than that of the transfers
Cards and cash		
Debit card issuance and maintenance	Issuance	0.00 €
	Annual maintenance	0.00 €
	Total annual fee	0.00 €
Credit card issuance and maintenance	Issuance	Service not available
	Annual maintenance	Service not available
	Total annual fee	Service not available

Debit card cash withdrawals at automated teller machines (ATMs)	National	In the case of cash withdrawals at ATMs, please note that the ATM payment service provider may charge ICBC a fee, which may be passed on to the customer.
	International	In the case of cash withdrawals at ATMs outside Spain, please note that the ATM payment service provider may charge ICBC a fee, which may be passed on to the customer.
	Exchange rate (currency other than euro)	0.00%
Credit card cash withdrawals at the company's own ATMs	National	Service not available
	International	Service not available
Credit card cash withdrawals at other ATMs	Exchange rate (currency other than euro)	Service not available

Overdraft and related services		
Tacit and/or express overdraft	Overdraft commission (semi-annual settlement)	Service not available
Tacit and/or express overdraft	Borrowing rate	Service not available
Tacit and/or express overdraft	Claim of overdraft amounts	Service not available
Other services		
Negotiation and clearing of cheques	National cheques in euros	0.70% min 3.00 €
Return of cheques	National cheques in euros	4.50% min 18.00 €
Optional alert service (SMS, email or similar)	Monthly maintenance in case of mobile number national	2.00 €
	Cost per message on national mobile number	0.30 €
	Monthly maintenance in case of foreign mobile number	2.00 €
	Cost per message on a foreign mobile number	0.60 €

*Transfers' expenses will be distributed according to modality SHA within SEPA zone as well as in those countries where this modality is mandatory. Transfers outside the SEPA zone (without mandatory modality), will also be made under the SHA modality by default unless the client establishes a different criterion (OUR/ BEN). The SHA option implies that the institution will transfer the full amount of the order, and will charge the originator with the amount of the order plus its fees and expenses.

The OUR option implies that the institution will transfer the full amount of the order, and will charge the originator with the amount of the order plus the fees and expenses of the entire process. It will transfer the amount resulting from such deduction to the destination. The BEN option implies that the ordering institution will be able to deduct its fees and expenses from the amount of the original order, and transfer the remainder. The rest of the intervening entities may deduct their own fees and expenses from the amount received, and pay the remainder to the final beneficiary.