



**Name of the account provider:** Bank Gutmann Aktiengesellschaft  
**Account name:** Bank Account  
**Date:** 08/11/2025

- 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 Price Display.
- 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>	EUR 0.00  For the second and any further current account, each: EUR 24.09 per quarter
<b>Online banking</b>	Service not available
<b>Event-related account statement</b>	Postal dispatch of correspondence to a second address: EUR 72.28 per quarter  Production of copies of correspondence at client's request: EUR 8.20 per sheet
<b>Credit transfer</b> [Outgoing credit transfer]	SEPA Credit Transfer 0.25% min. EUR 55.46  Outgoing credit transfer between own accounts (payer and payee are identical) EUR 0.00  EUR against EUR (outside the EEA) 0.25% min. EUR 55.46  Foreign currency against EUR 0.25% min. EUR 55.46

	Foreign currency against foreign currency with or without foreign exchange	0.25% min. EUR 55.46
	Payments between accounts of the same business relationship at Bank Gutmann	EUR 0.00
	Rush order	additional EUR 66.56
	Fee code OUR	flat fee of EUR 30.00
	If the fees actually charged by the receiving bank exceed the flat fee, the difference can be debited to the payer's account.	
	SEPA Credit Transfer	EUR 0.00
	Incoming credit transfer between own accounts (payer and payee are identical)	EUR 0.00
	EUR against EUR (outside the EEA)	0.25% min. EUR 55.46
	Foreign currency against EUR	0.25% mind. EUR 55.46
	Foreign currency against foreign currency without foreign exchange	EUR 0.00
<b>Incoming credit transfer</b>	Foreign currency against foreign currency with foreign exchange	0.25% min. EUR 55.46
	For each payment:	
	SEPA Credit Transfer	0.25% min. EUR 55.46
	Outgoing credit transfer between own accounts (payer and payee are identical)	EUR 0.00
	EUR against EUR (outside the EEA)	0.25% min. EUR 55.46
	Foreign currency against EUR	0.25% min. EUR 55.46
	Foreign currency against foreign currency with or without foreign exchange	0.25% min. EUR 55.46
	Payments between accounts of the same business relationship at Bank Gutmann	EUR 0.00

	Rush order	additional EUR 66.56
	Fee code OUR	flat fee of EUR 30.00
	If the fees actually charged by the receiving bank exceed the flat fee, the difference can be debited to the payer's account.	
<b>Direct debit</b>		EUR 0.00
<b>Information on refusal</b>		EUR 0.00
<b>Cards and cash</b>		
<b>Providing debit card</b>		Service not available
<b>Cash deposit</b>	in EUR	EUR 25.00
	in foreign currency	1% min. EUR 50.00
<b>Cash withdrawal</b>	in EUR	EUR 25.00
	in foreign currency	1% min. EUR 50.00
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		individually agreed interest, plus any agreed facility fee
<b>Overrunning of overdraft facility</b>		any interest depends on account currency

### Comparison website of the Federal Chamber of Labour (Bundesarbeitskammer)

At <https://www.bankenrechner.at/> you can find a website open to the public and free of charge operated by the Federal Chamber of Labour (Bundesarbeitskammer) that enables you to compare the fees charged by payment service providers in Austria for the most representative services related to payment accounts.