



Name of the account provider : Banque Travelex SA

Account name: Ditto

Date : 1^{er} septembre 2019

- 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 Charges and Additional Product Terms.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Subscription to online banking services (Internet)	FREE
Subscription to account alert notifications	FREE
Fee for international debit card	FREE
Cash withdrawal	FREE
Intervention commission	FREE
Maintaining the main account	€ 9,90 EUROS PER MONTH (PRICE OF GLOBAL SERVICE)
Opening and closing of a EURO account or other currency	FREE
Currency exchange	
Maximal margin on market exchange rate (5) at transaction for transaction amounts between € 0 and € 2 000	1%
Maximal margin on market exchange rate (5) at transaction for transaction amounts between € 2001 and € 5 000	0.9%
Maximal margin on market exchange rate (5) at transaction for transaction amounts between € 5001 and € 10 000	0.8%
Maximal margin on market exchange rate (5) at transaction for transaction amounts between € 10 001 and € 50 000	0.7%
Maximal margin on market exchange rate (5) at transaction for transaction amounts between € 50 001 and € 250 000	0.5%
Maximal margin on market exchange rate (5) at transaction for transaction amounts above € 250 001	0.3%
Commission on exchange operation	FREE
Payments (excluding cards)	
Wire transfers	
Sending or receiving a SEPA Transfer(3)	FREE
Sending or receiving a non SEPA Transfer	FREE
SEPA Direct Mandate	
Setting up a Sepa Direct Debit Mandate	FREE
Fee payment of a Sepa Direct Debit Mandate	FREE
Cards and cash	
Fee for international debit card	FREE
Cash withdrawal (all cash machines)(4)	FREE
Card payment	FREE

Package services	
Offre Multidevise Ditto	
Maintaining the main account	€ 9.90 PER MONTH
Subscription fee	INCLUDED
Card fee	INCLUDED
Maintaining other currency account (currencies offered by Ditto(1))	INCLUDED
Travel insurance with Ditto Gold Mastercard(2)	INCLUDED
Sending or receiving a SEPA Transfer	INCLUDED
Sending or receiving a non SEPA Transfer	INCLUDED
Cash withdrawal (all cash machines) (4)	INCLUDED
Card payment	INCLUDED

Glossary

(1) The currency list is available on our website.

(2) With the Ditto Gold MasterCard, you benefit from the Ditto 'Travellers' services and insurance. Go to our website to consult the information notices regarding all the guarantees included in your card.

(3) The SEPA transfer (Single Euro Payments Area) is a payment order initiated by the payer and used for the transactions in euros, between two accounts held by financial institutions located in the SEPA area (28 member states of the European Union as well as Norway, Liechtenstein, Iceland, Switzerland, Monaco and San Marino).

(4) In some countries (especially in North America and South East Asia), the cashpoints (ATMs) apply withdrawal fees. The ATM will warn you if the transaction is charged and you will be given the possibility to continue or not with your transaction.

(5) For any transaction (between Ditto Bank accounts and with external accounts) implying foreign exchange (i.e. between 2 different currencies), we apply a 1% maximal margin over the average market rate at the time of the transaction. You will be informed beforehand of the margin applied to each transaction.