



Name of the account provider: VP Bank (Luxembourg) SA
Account name: Current account VP Sensa Private Banking
Date: 18.12.2024

- 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 brochure «Commissions and fees».
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account Includes a package of services consisting of: <ul style="list-style-type: none"> • Portfolios with subaccounts • Quarterly account statement • Access to Online Banking • Electronic payments • Standing orders • Country-specific tax statement (if not available, generic tax statement) Services beyond these quantities will be charged separately.	Basic fee Per quarter EUR 450.00 Total annual fee EUR 1'800.00 Plus situationally the following additional fees: For clients outside focus markets ¹ Per quarter EUR 450.00 Total annual fee EUR 1'800.00 For legal entities Per quarter EUR 300.00 Total annual fee EUR 1'200.00 For clients whose business relationship requires enhanced monitoring for regulatory reasons Per quarter EUR 900.00 Total annual fee EUR 3'600.00 Included in the package of services
Online Banking <ul style="list-style-type: none"> • Account and securities deposit account information • Payments • Electronic delivery of bank correspondence • Message exchange with the Bank via a secure channel 	Included in the package of services
Account statement Mailing	Included in the package of services

Payments (excluding cards)	
Credit transfer	Fee for outgoing payments <ul style="list-style-type: none"> • Electronic orders No fee • Service fee per payment EUR 60.00 for non-electronic orders
Payment option «OUR»	Surcharge EUR 10.00 - 60.00 (VP Bank client pays all charges)
Standing order	No fee
Direct debit	Service not available
Cards and cash	
Providing a debit card	Service not available
Providing a credit card	
• Brokering a credit card with a third-party bank and issuance of the credit card	One-off EUR 100.00
• Credit card guarantee at client-account level	Yearly EUR 150.00
• Change to credit card limit	EUR 35.00
Cash withdrawal	Included in the package of services
Overdrafts and related services	
Tolerated overdrafts	
Debit interest rate depending on currency	
• EUR, USD, CHF, AUD, CAD, DKK, GBP, HKD, JPY, NOK, NZD, SEK, SGD	9.500% (variable interest rate)
• PLN	13.625%
• TRY	17.000%
• ZAR, AED, CNY, CZK, HUF, THB	20.000%
Arranged overdraft	
Debit interest rate	
EUR	6.375%
USD	7.500%
CHF	3.000%
AUD	6.875%
CAD	2.625%
DKK	5.600%
GBP	7.500%
HKD	4.750%
JPY	2.250%
NOK	6.375%
NZD	7.875%
SEK	5.250%
SGD	4.750%
PLN	9.625%
ZAR	16.825%
¹VP Bank's focus markets	
VP Bank's focus markets are Liechtenstein, Switzerland, Luxembourg, Singapore, British Virgin Islands, Germany, Cyprus, Hong Kong, Austria, United Arab Emirate, Indonesia, Denmark, Thailand, Latvia, Sweden, Malaysia, Ukraine, Taiwan, China, Estonia, Spain, Lithuania, Portugal and Norway.	