



# Fee Information Document

**Western Union International Bank GmbH**

**Western Union Digital Banking Basic account**

**Version: 20 June 2024**

- This document informs you about the fees for using the main services linked to the payment account. It will help you 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 can be found in the current price list and in the information sheet.
- A glossary of the terms used in this document is available free of charge as an appendix to the information sheet related to the WU+ Basic account.

Service	Fee
<b>General services linked to the account</b>	
<p><b>Maintaining the account</b> [Basic account zero fee]</p> <p>Zero fee reserved for those with a valid ISEE of less than EUR 11,600 or pension benefits of up to EUR 18,000 gross per annum</p>	<p>Per month 0.00 EUR</p> <p><b>Total annual fee</b> 0.00 EUR</p>
<p><b>Maintaining the account</b> [Basic account with fee]</p> <p>Includes a <b>package of services</b> consisting of:                      Annual account fee (with the possibility of periodic charges) inclusive of access to alternative channels where offered                      List of movements                      Savings account                      Cash withdrawal at counter                      ATM withdrawal from payment service provider or its group, nationwide                      ATM withdrawal from other payment service provider, nationwide</p>	<p>Per month 1.99 EUR</p> <p><b>Total annual fee</b> 23.88 EUR</p> <p>12 monthly charges</p> <p>Unlimited</p> <p>1</p> <p>Service not available</p> <p>Service not available</p> <p>12</p>

Debit transactions SEPA direct debit		Unlimited
Payments received by SEPA Credit Transfer (including salary & pension)		Unlimited
Recurring payments by SEPA Credit Transfer made by debit in account		Service not available
Payments made by SEPA credit transfer with debit to account		10
Western Union Digital Banking account to another Western Union Digital Banking account		10
Cash and cheque deposits		Service not available
Disclosure from transparency (including postage costs)		1
Periodic reporting (account statements and summary documents - including postage costs)		4
Debit card payment transactions		Unlimited
Issuing, renewing and replacing international debit cards		1
<b>Payments (cardless)</b>		
<b>Credit transfer SEPA Countries</b>	App	0.50 EUR
<b>Credit transfer non-SEPA Countries</b>	App	0.00 EUR
<b>Standing order</b>		Service not available
<b>Direct Debit</b>		0.00 EUR
<b>Providing cheque forms</b>		Service not available
<b>Cards and cash</b>		
<b>Providing a debit card [Visa Debit Platinum Card]</b>		0.00 EUR
<b>Providing a credit card</b>		Service not available
<b>Cash withdrawal</b>	ATM-Euro zone	2.99 EUR
	ATM-outside Euro zone	2.99 EUR
<b>Recharge of prepaid card</b>		Service not available
<b>Overdrafts and related services</b>		
<b>Arranged Overdraft</b>		Service not available
<b>Overrunning of overdraft facility</b>		0,00 EUR

## Overall Cost Indicator (OCI)

<b>PROFILE</b>	<b>COUNTER</b>	<b>ONLINE</b>
Basic account with fee	not applicable	EUR 23.88
Basic account zero fee, reserved for those with a current ISEE of less than EUR 11,600 or pension benefits of up to EUR 18,000 gross per annum	not applicable	EUR 0.00
<b>STAMP DUTY</b>	not applicable	

In addition to costs, any receivable and/or payable interests accrued on the account and the account opening costs are considered.

The costs listed in the table are for information purposes only and refer to one operation profile (consumption account), merely as an indication – by Banca d'Italia – of accounts without an overdraft.

To learn more: [https://www.bancaditalia.it/compiti/vigilanza/normativa/archivio-norme/disposizioni/trasparenza\\_operazioni/disp-rec-dir-2014-92/Allegato5A.pdf](https://www.bancaditalia.it/compiti/vigilanza/normativa/archivio-norme/disposizioni/trasparenza_operazioni/disp-rec-dir-2014-92/Allegato5A.pdf)