

Western Union Digital Banking

Price List – Italy

1. Subscription package overview

	Standard Account	Premium Account
Subscription Fee	Free of Charge	€ 3,99 per month
Primary account in EUR	Included	Included
Additional Accounts in different currencies (Multicurrency Accounts “MCA”) ¹	Not included	5 additional currency accounts (selected from a list of available currencies)
Goal Accounts	1 Goal account included (for interest bearing only)	4 Goal accounts included
Interest bearing goal account (Interest applied only on the money in this account)	Included 0,50 % up to 3.000 €	Included 1,50 % up to 3.000 €
Virtual Visa Debit Platinum Card	Included	Included
Standard Delivery of Physical Visa Debit Platinum Card²	€ 4,99 (each time a card is printed and sent)	First Card Delivery: Free of charge 1 free card replacement per year (Afterwards delivery fee: € 4,99 each time a card is printed and sent)
Exchange Rate Spread on card transactions³	Standard: 2%	Premium: 1%
Add money with Debit/Credit Card or Klarna (Sofort)	Fee free	Fee free
Western Union Digital Banking account to another Western Union Digital Banking account transfers	Free: 10 transfers in total per month Afterwards € 0,50 per transfer FX may apply: 0.25% spread ⁴	Free: 20 transfers in total per month Afterwards € 0,50 per transfer FX may apply: 0.25% spread ⁴

¹ Transfers on MCAs count towards the total free transfers included in the Subscription package. Fees on a MCA will be charged in the currency of the respective MCA.

² Cards will be shipped 2 business days after a new card request. Card delivery for Italy is usually 3 to 5 business days following the card shipment day.

³ Percentage that will be charged on card transactions in foreign currency in addition to the foreign currency exchange rate applied by Visa.

⁴ Foreign exchange applies when send and receive currencies are different. Spread will be applied on top of the reference rate.

Outgoing domestic bank transfer (from primary account) - SEPA	Free: 10 transfers in total per month Afterwards € 0,50 per transfer	Free: 20 transfers in total per month Afterwards € 0,50 per transfer
Other Money Fees		
Incoming bank transfer (SEPA)	Fee free (FX may apply: 0.25% spread) ⁵	
Incoming bank transfer (SWIFT)	Fee free (FX may apply: 0.25% spread) ⁵	
Transfer from another Western Union Digital Banking account	Fee free (FX may apply: 0.25% spread) ⁵	
Direct Debit	Fee free	
ATM Withdrawals	€ 0,00 per withdrawal in EUR in the Euro zone € 1,99 per withdrawal outside the Euro zone ⁶	
Exchange Money among multicurrency accounts		
Exchange rate spread	0.25%	
Other Fees		
Registration / Activation Fee	€ 0,00	
Dunning and Collection Fee	€ 15,00	
Card Transaction Dispute Fee ⁷	€ 50,00 per dispute	
Inactivity Fee ⁸	€ 1,00 per month	
Failed Transaction Fee for Direct Debit	€ 3,50 per transaction	
Express debit card replacement (2 business days) ⁹	€ 15,00 each time a card is printed and sent via this delivery type	
Next day debit card replacement ¹⁰	€ 30,00 each time a card is printed and sent via this delivery type	
Request of paper-based documentation sent my mail (excluding terms & conditions)	€ 2,50 per requested documentation	

⁵ Foreign exchange applies when send and receive currencies are different. Spread will be applied on top of the reference rate.

⁶ FX might apply

⁷ WUIB will charge the Card Transaction Dispute Fee if customer (i) does not provide all required information to handle the dispute, (ii) willfully provides false information in relation to a dispute or (iii) does not provide the required documentation within the timeframe set out by WUIB.

⁸ WUIB will charge an Inactivity Fee if customer does not have any activity on the account for 12 months, provided that account balance is bigger than 0. If customer initiates 1 transaction, the 12 months calculation period will restart.

⁹ Cards will be shipped on the next day following new card request and will be delivered within 2 business days via courier service.

¹⁰ Cards will be shipped on the next day following new card request and will be delivered on the same day via courier service.

**Western Union® Digital Banking
Money Transfer Service**

The Western Union® Digital Banking Money Transfer Service is not included in the framework contract as described in the Account Documents, pricing and conditions are displayed at the time of performing the transactions for the customers to accept them. These conditions apply to payments to be picked-up in cash, international bank payments (excluding SEPA, Romania and Poland) and any other payout option offered by Western Union.