

Western Union Digital Banking

Price List – Germany

	Standard Account	Premium Account
Account Fee	Free of Charge	€ 7,99 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)
Savings account (Interest applied only on the money in this account)	Included 0,50 % up to 3.000 €	Included 1,50 % up to 3.000 €
Goal Accounts	Not included	4 Goal accounts
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 apply⁴	Free: 20 transfers in total per month Afterwards € 0,50 per transfer FX may apply⁴

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 Germany 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. The currency exchange rate will be presented in the App before confirming the transaction.

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
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Other Money Fees

Incoming bank transfer (SEPA)	Fee free (FX may apply) ⁵
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Incoming bank transfer (SWIFT)	Refer to Appendix 1 for more details (FX may apply) ⁵
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Transfer from another Western Union Digital Banking account	Fee free (FX may apply) ⁵
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Direct Debit	Fee free
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ATM Withdrawals	3 fee free withdrawals per month in EUR in the Euro zone, then €2,99 per withdrawal	€ 0,00 in EUR in the Euro zone
	€ 2,99 , per withdrawal outside the Euro zone ⁶	€ 2,99 per withdrawal outside the Euro zone ⁶

Exchange Money among Multicurrency Accounts

The currency exchange rate will be presented in the App before confirming the transaction.

Other Fees

Registration / Activation Fee	€ 0,00
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Dunning and Collection Fee	€ 15,00
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Card Transaction Dispute Fee⁷	€ 50,00 per dispute
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Inactivity Fee⁸	€ 1,00 per month
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Failed Transaction Fee for Direct Debit	€ 3,50 per transaction
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Express debit card replacement (2 business days)⁹	€ 15,00 each time a card is printed and sent via this delivery type
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Next day debit card replacement¹⁰	€ 30,00 each time a card is printed and sent via this delivery type
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⁵ Foreign exchange applies when send and receive currencies are different. The currency exchange rate will be presented in the account statement.

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.

Request of paper-based documentation sent my mail (excluding terms & conditions)	€ 2,50 per requested documentation
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.

Additional benefits of the Premium account
<ul style="list-style-type: none"> ➤ 3x Western Union® Digital Banking Money Transfer Service transactions initiated in the Western Union Digital Banking App for 0 transfer fee per month. FX may apply. After the first 3 transactions per month, standard fees will apply and are displayed in the App at the time of performing the transaction for the customers to accept them. ➤ 3x Add Money to the Western Union Digital Bank account via “Add cash at agent location” for 0 transfer fee at agent locations in Germany. Standard terms & conditions will apply.

Appendix 1:

Incoming bank transfer fees (SWIFT) for customers registered in Germany

Please note that in case the currency of the transaction is different from the currency of the receiving account, the transaction amount will be converted in the currency of the receiving account. The below fees will be applied in the currency of the account to which the transaction is received.

Account Currency	Currency code	Fee Amount
Euro	EUR	4,90
United States Dollars	USD	5,90
British Pound Sterling	GBP	4,40
Romania Leu	RON	24,99
Polish Zloty	PLN	22,99
Czech Koruna	CZK	124,99
Hungary Forint	HUF	1 759,00
Turkish Lira	TRY	49,99
Thailand Baht	THB	199,00
Singapore Dollar	SGD	7,90
UAE Dirhams	AED	21,90