



Customer Commissions, Fees, Expenses and Conditions

Scope of application:

The charges contained in this form are applicable to all customers.

Group 1 Cheque Processing (Negotiation, Clearance, issue and return)

Concept	Commission		By Post
	%	Minimum per cheque	
		Euros	
1. Drawn in the same town			
1.1 Negotiation via interbank accounts	0.10	0.60	(1)
1.2 Clearance	0.10	0.60	(1)
1.3 Returned Cheques (in all cases)	1.00	3.00	(1)
2. Drawn on other towns			
2.1 Negotiation	0.20	1.50	(1)
2.2 Returned Cheques	2.00	3.00	(1)
3. Issue of Bankers Cheque	0.20	6.00	(1)
4. Cheques in foreign currency or those in favour or against foreign credit entities	0.50	30.00	
4.1 Negotiation through interbank accounts	0.50	30.00	-
4.2 Returned Cheques			-

In partial returns, commissions will be charged on the unpaid face value.

(1) Postage costs will be charged

- Note 1* Point 2 will include all cheques drawn on other towns, including those cases in which the payee's branch and the drawee clear through the same clearing house.
Note 2 If the endorsee to the cheque requests telephone confirmation from the drawee, an additional commission of €2.25 will be charged per document, in addition to the corresponding telephone or telex expenses.
Note 3 A commission of €6.00 will be charged per cheque for the management of disputes or equivalent declarations (Arts. 146 and 147, Bills of Exchange Act) by Notary.
Note 4 Banco Halifax Hispania cheques will be exempt from negotiation commission.

Group 2 Transfers, money orders and payment orders

1. Transfers	Postal			Telegraphic		
	Commission		Post	Commission		Post
	%	Minimum (Euros)		%	Minimum (Euros)	
1.1 In the same town	0.05	1.20	(1)	0.10	1.20	(1)
1.2 Other town	0.20	1.80	(1)	0.40	2.10	(1)
1.3 Internal	Single commission per transfer: 0.15 Euros					
2. Money orders and other payment orders	Commission		Post	Commission		Post
	%	Minimum (Euros)		%	Minimum (Euros)	
2.1 In the same town	0.10	1.20	(1)	--	--	--
2.2 Other town	0.40	2.40	(1)	0.60	3.60	(1)

(1) Depending on postal price

Note: In telegraphic transactions, the costs for telephone, telegraph or telex will be charged in addition to the commission and the postal charges.

Group 3 Bank accounts

1. Diverse information to customers – per item

- General or periodical information Free of charge
- Account statements other than those defined in the specific conditions for the product €1.50 ⁽¹⁾
- Upon request (various certificates, duplicates) €9.00 ⁽²⁾

- ⁽¹⁾ The provision of monthly statements, or for periods greater than one month, will be free
⁽²⁾ Zero balance certificates and certificates required by law are exempt from this commission.

* The collection of these charges does not affect customers' rights to be freely notified at any time of the status of their accounts.

2. Overdrafts

1%

Minimum: €3.00*

Applied to the highest overdrawn balance during the settlement period. This charge is not applicable when the overdraft is due to value dates.

* With the limitations established in Art. 19.4 of Law 7/1995 on Consumer Credit, which states that the commission on consumer overdrafts plus the interest accrued, may not be equivalent to an AER greater than 2.5 times the legal rate of interest.

3. Maintenance Fee

- 3.1 In general (except for the Xtra Account product) €5.00 every six months
- 3.2 On average balances less than €300.00 (residents' accounts, except for the Xtra Account product) €18.00 every six months
- 3.3 Average balances less than €600.00 (for non-resident accounts, except for the Xtra Account product) €18.00 every six months
- 3.4 In general for the Xtra Account product €25.00 per year

Group 4 Loans

Concept	%	Minimum	Fixed amounts
		Euros	Euros
Arrangement fee			
Mortgage increase ⁽¹⁾	3.00	600.00	---
Personal loan	1.50	600.00	---
	3.00	150.00	---
Commission for issuing a debt certificate ⁽²⁾	---	---	60.00
Commission on mortgage novations ⁽³⁾	---	---	300.00
Study fee mortgage transfer ⁽⁴⁾	0.25	150.00	---
Study fee mortgage subrogation	0.25	150.00	---
External direct debit per payment			
- Issue	---	---	3.00
- Return	---	---	3.00
Non-payment administration fee: one per receipt ⁽⁵⁾	---	---	30.00
Cancellation fee mortgage transfer	0.50	---	---
Early cancellation			
- Mortgage loans			
- Fixed interest rate	4.00	---	---
- Variable interest rate	1.00	---	---
- Personal loans			
- Fixed interest rate	3.00	---	---
- Variable interest rate	1.50	---	---
Mortgage Cancellation fee at customer's request			60.00

- (1) A mortgage increase is defined as the increase in the amount of the mortgage loan. This fee is incompatible with the commission for mortgage renewal.
(2) Zero balance certificates and certificates required by law are exempt from this commission.
(3) Novation is understood to be the modification (not included in the agreement's clauses and excluding subrogation as established in law 2/94) of the conditions of the loan agreement and only when these modifications are requested by the customer.
(4) This will only apply when the reason for the substitution is not attributable to Banco Halifax Hispania.
(5) This fee is applicable when payment of the outstanding amount is requested by the bank.

Group 5 Credit Line Accounts

Concept	% of nominal	Minimum per withdrawal
		Euros
Opening fee	2.00	60.00
Commission on the undrawn average balance (annual) ⁽¹⁾	1.00	---

Transaction fee: a €0.15 will be charged per transaction, except for the first ten transactions each month which will be free.

- (1) Fees on the undrawn average balance will be charged in those cases when the drawdown of funds is controlled by the client.

Group 6 Cards

6.1. Electron Debit Card / Cash

Transaction type and concept	Commission	
	Euros	
Debit Card/Cash : Annual issue or renewal fee		
- Principal Card	3.00	
- Additional Cards (per card)	3.00	
	% of nominal	Minimum per withdrawal
		Euros
Debit Cash Dispositions		
- From Servired ATMs in Spain	Free	Free
- From other ATMs in Spain and EU countries	---	1.65 *
- From ATMs outside the EU	4.00	2.40

* In ATMs of compatible networks, the amount shown in "Minimum per withdrawal" should be considered as a unique commission covering all concepts.

6.2. Visa Classic Card

Transaction type and concept	Commission	
	Euros	
Visa Classic Card: Issue fee		
- Principal Card	12.00	
- Additional Cards (per card)	6.00	
Visa Classic Card: Annual maintenance / renewal commission		
- Principal Card	12.00	
- Additional Cards (per card)	6.00	
	% of nominal	Minimum per withdrawal
		Euros
Cash withdrawals	4.00	2.40

Fees for requests upon payments due: a single fee of €12.00 will be charged for each payment in arrears that is requested by the bank. This fee will be applicable starting from the 1st month in which non-payment occurs to offset the administration expenses of correcting the position.

Note: In the event Banco Halifax Hispania modifies the commissions, the interest rate or any other attributable cost that may apply to the cards or other electronic payment methods, the bank shall inform the account holder of the modification at least 15 days prior to the modification taking effect.

Group 7 Guarantees

Commitment letters, technical and financial guarantees (commercial and financial)

Concept	%	Minimum
		Euros
Arrangement fee	1.00	30.00
Quarterly commission	1.00	30.00

Note: Commission will be charged per quarter in advance.

Commission will be accrued until the guarantee document is returned, or in the absence of this, when the guarantee is duly cancelled to the entire satisfaction of the Bank. Similarly, commission will cease to accrue when the issued guarantees expire upon their specified maturity.

Group 8 Other Services

1. Collection and delivery of cash at home
This service requires the use of specialist armoured vehicle companies and the cost of this service will be charged to the customer.
2. Reports requested by auditing firms
The amount of €18.00 will be charged for each report issued to auditors.
3. Requests for cheques, transfers or funds transfer instructions (OMF) requested against Bank of Spain accounts

Concept	%	Minimum Commission
		Euros
Per cheque, transfer or O.M.F.	0.40	36.00

4. Issue of Bankers draft
A commission of 0.2% of the face value, with a minimum of €6.00, will be charged for each bankers draft issued.
5. Extraordinary cash provisions
A fee of €30.00 will be charged for the extraordinary handling expenses for cash deliveries to branches for amounts greater than 30,000.00 Euros requested by the customer less than 24 hours in advance.
6. Custody of deeds (other than mortgage deeds)
A one-off fee of €30.00 will be charged to the current account of customers of the deeds custody service for documents other than mortgage deeds.
7. Recovery of deeds (other than mortgage deeds)
A fee of €5.00 will be charged for each recovery request received from clients of the deeds recovery service for consultation purposes (other than mortgage deeds).

Group 9 Foreign Currency

Concept	%	Minimum Commission
		Euros
Foreign exchange transactions debited//credited to customer's account	2.00	6.00
Foreign exchange transactions in cash	3.00	12.00

Group 10 Non-Residents

1. For submission, declaration, verification or prior authorisation from the General Directorate for the Economy and Foreign Transactions and/or the Bank of Spain, of the B1, B2, B3, PE1, PE2, PE3, DD1 forms: €30.00.
2. For request of non-residency status certificate: €12.
3. For control of payments pending justification by the Monetary Authority: €3.00 per transaction.

Group 10 International Funds Transfer

Transaction Type	Transfer Type	Amount	Expenses and commissions attributable to		
			OUR	BEN	SHA
Section 1 <i>Transfers with origin and destination in EU countries regulated by Law 9/1999 (Up to €50,000)</i>	Issued	Up to € 50,000.00 (If the IBAN and BIC of the beneficiary account are provided to BHH)	0.20 % (min. €1.80)	0.10 % (min. €0.90)	0.10 % (min. €0.90)
	Issued	Up to € 50,000.00 (If the IBAN and BIC of the beneficiary account are not provided to BHH) ***	0.50 % (min. €30)	0.40 % (min. €20)	0.40 % (min. €20)
	Received	Up to € 50,000.00 (If the IBAN and BIC of the beneficiary account are provided to BHH)	---	---	---
	Received	Up to € 50,000.00 (If the IBAN and BIC of the beneficiary account are not provided to BHH) ***	---	0.35 % (min. €18)	0.35 % (min. €18)
Section 2 <i>Other transfers</i>	Issued		0.50 % (min. €30)	0.40 % (min. €25)	0.40 % (min. €25)
	Received		---	0.35 % (min. €18)	0.35 % (min. €18)

*** See note 12

Information on transfers

- Definition of bank working day:** For the purposes of Law 9/1999 of April 12, which regulates the legal system governing transfers between Member States of the European Union, Sundays, holidays (national, regional or local) and any other days that said institution is not open for business, in compliance with the working calendar of the institution in the town in question, will not be considered as bank working days, subject to observance of such dates by the entity.
- Complaints and appeals:** Those customers that wish to make a complaint must do so in writing to the customer service department of Banco Halifax, C/ Anabel Segura, 16, Edif. 2, 28108 Alcobendas (Madrid). The Customers' Ombudsman will acknowledge receipt in writing of complaints that have been made and will resolve them either by allowing or dismissing the proposed action. Notification in writing to the customer service department is essential to subsequently escalate the claim to the Complaints Service of the Bank of Spain if applicable.
- Definition of Transfer:** A transfer is understood to be the operation carried out upon the instructions of a private individual or a legal entity for the purpose of delivering an amount of money to a beneficiary, irrespective of the receipt or delivery method of the funds, provided that the instructing party, in the case of transfer orders, or the beneficiary, in the case of those receipts of funds, delivers or receives the funds in Spain, and the corresponding beneficiary or instructing party is located in a non-member country, or a country of the European Union.
- Customers who instruct international transfers must specify if they will bear all the expenses and commissions ("OUR" option), or if they will assume them partially ("SHA" option) or if they wish the beneficiary of the transfer to pay all such expenses ("BEN" option).
- The transfers referred to in point 1 of this section are those governed by Law 9/1999 of 12th April. This only includes transfers between Member States of the European Union and within the European Union that are made in Euros or in the currencies of the Member States of the European Union, up to an amount equivalent to €50,000.
- The transfers referred to in point 2 of this section are those not included within the scope of application of Law 9/1999 of 12th April.
- The exchange rates applicable to transfers issued in a currency different to the currency debited to the customer, or credited to the customer in a currency different to the one issued, will be published by the entity on a daily basis.
- The customer must provide the following information to the entity in order for it to accept the transfer:
 - CCC or IBAN of the instructing party.
 - Name or corporate name and full address of the instructing party and Tax Identification Number (NIF), if appropriate.
 - Name or corporate name of the beneficiary
 - SWIFT Code (BIC) of the entity / branch of the beneficiary.
 - Full and valid IBAN of the beneficiary or number of the beneficiary account
 - Amount and currency of the transfer
 - Instructions for charging commissions and expenses (OUR / SHA / BEN).
 - Information on international payments for the purposes of the balance of payments in the case of amounts greater than €12,500 or the equivalent, provided that the instructing party of the transfer is a resident of Spain
- The maximum period between the date of acceptance of the instruction and the date of credit of the funds into the account of the entity of the beneficiary will be five banking days, in accordance with article 9 of the Ministerial Order of 16/11/2000 published in the Official State Gazette of 25/11/2000.
- The value date of transactions for the purposes of interest accrual will be the same day as the debit of the account of the instructing party in the case of transfers issued, and the date of the banking day following receipt of the funds by Banco Halifax in the case of transfers received.
- In the case of transfers received governed by Law 9/1999, the maximum period to credit funds into the account of the beneficiary will be one banking day following the date on which the transfer is credited into the account of the entity.
- Charges for non-provision of IBAN and BIC codes of the beneficiary for transfers up to €50,000.00 will be made having informed the customer of such amount and express acceptance of the new amount by the customer under such conditions.

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