



Name of the account provider: INTESA SANPAOLO WEALTH MANAGEMENT S.A.

Date: 11/07/2025

- 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 the General Terms and Conditions for the Fideuram Direct Platform.
- A glossary of terms used in this document is also available free of charge.

Service	Fee (in €)
General account services	
Account keeping Includes a package of services consisting of: <ul style="list-style-type: none"> • Current account maintenance (opening, management, closing) • One payment account (a current account) • Electronic transfers in euros in the SEPA zone) 	<p>Total annual account-keeping fee Free</p>
Account statements	Online electronic statements Free Sent by post - Service unavailable
Online Banking	Free

Payments (excluding cards)	
Incoming transfers or Outgoing transfers In EUR inside the SEPA zone <i>(applicable also to instant payment transfers)¹</i> In EUR outside the SEPA zone	Unlimited - Free Unlimited - Free €10 per transaction
Direct debit	Service unavailable
Standing order - Inside SEPA zone - Outside SEPA zone	Unlimited - Free €10 per transaction
Scheduled order - Inside SEPA zone - Outside SEPA zone	Unlimited - Free €10 per transaction
Cards and cash	
Virtual Debit Card	Service unavailable
Physical Debit Card	Service unavailable
Cash withdrawal	Service unavailable
Overdrafts and related services	
Overdraft facility Any debit balance²	Service unavailable Debit Rate³ (yearly basis) Key European Central Bank interest rate⁴ + 9.5%

¹ Where available

² Debits are not authorized

³ Interest rate floor: the minimum debit rate shall be 9.5%, even if the Key European Central Bank rate is negative

⁴ European Central Bank "Deposit Facility Rate"

APPENDIX - LIST OF THE MOST REPRESENTATIVE SERVICES ASSOCIATED WITH A PAYMENT ACCOUNT

TERM	DEFINITION
ACCOUNT MAINTENANCE	The account provider manages the account in euros used by the client.
ACCOUNT STATEMENTS	The account provider provides information on the balance and the transactions on the client's account.
ONLINE BANKING	A secure digital service provided by the bank that allows clients to perform financial transactions and access their accounts via the internet.
TRANSFER IN EUROS	On an instruction from the client, the account provider transfers a sum of money from the client's account to another account, in euros in the SEPA zone.
DIRECT DEBIT	The client authorises someone else (the beneficiary) to instruct the account provider to transfer a sum of money from the client's account to the beneficiary's account. The account provider then transfers the amount in question to the beneficiary on the date(s) agreed between the client and the beneficiary. The amount in question may vary.
STANDING ORDER	On an instruction from the client, the account provider carries out regular transfers of a fixed amount from the client's account to another account.
SCHEDULED ORDER	A scheduled order is an instruction from the client to the bank to automatically execute a payment on a specific date or at regular intervals.
VIRTUAL DEBIT CARD	A digital debit card linked to your payment account, enabling online or contactless payments via mobile apps, without issuing a physical card.
PHYSICAL DEBIT CARD	A tangible plastic debit card linked to your payment account, used for in-store payments, cash withdrawals at ATMs, and contactless transactions.
CASH WITHDRAWAL	The act of withdrawing cash from an ATM or bank branch, using funds available in your payment account.
OVERDRAFT	An authorized or unauthorized negative balance on your payment account, allowing you to spend more than your available funds, usually subject to interest charges and/or fees.