



Statement of Fees



Name of the account provider: Solarisbank AG
Account name: Vivid Money – Premium Account
Date: 16.11.2020

- We hereby inform you of the fees charged for the use of the main services associated with the payment account so that you can compare them with other accounts.
- -In addition, fees may also be incurred for services not listed here. Comprehensive information can be found in Solarisbank AG's [List of Prices and Services](#) and the prices quoted by Solarisbank AG's cooperation partner *Vivid Money GmbH*.
- A glossary of the terms used here is available free of charge.

Please note that fees may be charged by *Vivid Money GmbH* for the services listed below, even if a fee of “EUR 0.00” is stated below and Solarisbank AG does not charge a fee for the specific service.

Service	Fee
General account services	
Maintaining the account	EUR 9.90
Includes a service package consisting of:	
Online access to the account	
Sending money	
Credit memo of a credit transfer	
Setup, modification, deletion of standing orders or date transfers	
Redemption of direct debits	

<p>Providing a debit card</p> <p>Cash withdrawals with the debit card at cash dispensers in Germany and abroad in euros and in foreign currency</p> <p>Account statements in online banking</p> <p>Issue of a debit card</p> <p>In individual cases, depending on the cooperation partner, further services may be included (e.g., use of Google Pay, Apple Pay)</p> <p>Services beyond these quantities have been charged separately.</p>	
Payments (excluding cards)	
Sending money	EUR 0.00
Credit memo of a credit transfer	EUR 0.00
Standing order	EUR 0.00
Direct Debit	EUR 0.00
Legitimate refusal to cash a direct debit	EUR 1.00
Legitimate refusal to execute a credit transfer	EUR 0.00
Cards and cash	
Providing a physical debit card	EUR 0.00 for first card EUR 20.00 for each additional card
Providing a virtual debit card	EUR 0.00 for first card EUR 1.00 for each additional card
Providing a credit card	Service not available
Cash deposit	Service not available
Cash withdrawal	Service not available

<p>Cash withdrawals at cash dispensers by debit card</p>	<p>for third-party payment service providers that charge a direct fee to customers:</p> <p style="text-align: center;">Fees of the payment service providers</p> <p>Otherwise if applicable:</p> <p>First 1,000 EUR per month can be withdrawn for free but only if the amount of withdrawal is no less than 50 EUR. In case the withdrawal amount is less than 50 EUR a fee of 3% of the withdrawal amount (but not less than 1 EUR) is applied. Once 1.000 euros per month has been withdrawn, the same fee will be charged for any amount above that.</p>
<p>Cash withdrawals at cash dispensers by debit card in foreign currency</p>	<p>for third-party payment service providers that charge a direct fee to customers:</p> <p style="text-align: center;">Fees of the payment service providers</p> <p>Otherwise if applicable:</p> <p>First 1,000 EUR per month can be withdrawn for free but only if the amount of withdrawal is no less than 50 EUR. In case the withdrawal amount is less than 50 EUR a fee of 3% of the withdrawal amount (but not less than 1 EUR) is applied. Once 1.000 euros per month has been withdrawn, the same fee will be charged for any amount above that.</p>
<p>Cash withdrawals at cash dispensers by credit card</p>	<p style="text-align: right;">Service not available</p>
<p>Cash withdrawals at cash dispensers by credit card in foreign currency</p>	<p style="text-align: right;">Service not available</p>
<p>Use the debit card to pay in foreign currency</p>	<p>The exchange rate for executing non-EUR card transactions and purchasing non-EUR currency consists of</p>

	<ul style="list-style-type: none"> - the base exchange rate and - a mark-up applied. <p>The base exchange rate is based on exchange rates provided by Morningstar Real-Time Data Limited, London, which are where available based on ECB exchange rates. For card transactions the base rate is based on the VISA exchange rate. In all cases the base exchange rate is calculated in real-time. It always reflects the rates applicable at the time of the transaction.</p> <p>The mark-up applied is 0.5%. For purchases of a currency, it can be increased up to 1% in cases where the purchase happens outside of the relevant foreign exchange market's working hours.</p> <p>When purchasing non-EUR currency, the client can see the exact exchange rate before executing a purchase. For card transactions the exchange rate will be visible on the account statement. The exchange rate can also be accessed under https://vivid.money/en-de/fx-calculator.</p>
Use the credit card to pay in foreign currency	EUR 0.00
Overdrafts and related services	
Arranged overdraft	Service not available
Overrunning	Service not available