



# Fee Information Document



**Account Provider: OlkyPay**

**Account Name: Olky Account**

**Issue Date: July 1, 2024**

- This document outlines the fees for the most representative services **in Luxembourg** related to the Olky Account.
- It does not contain all the pre-contractual and contractual information for all services, which are detailed in the Terms and Conditions of Use for the Olky Account.
- Additional fees, not mentioned here, may also apply to the use of services related to the account. Complete information can be found in the Olky Account Fee Schedule.
- A glossary of terms used in this document is available for free on the [olky.eu](https://olky.eu) website and in the Terms and Conditions of Use for the Olky Account.

Services	Fees
<b>General Account Services</b>	
<b>Account Maintenance</b>	<b>FREE</b>
<b>Online Banking</b> (Mobile and Web App)	<b>FREE</b>
<b>Account Statements</b>	<b>FREE</b>
<b>Payments (excluding cards)</b>	
<b>Wire Transfers</b>	<b>FREE</b> up to 12 outgoing (including standing orders) or incoming transfers per month. €0.40 per additional transfer.
<b>Standing Orders</b>	<b>FREE</b>
<b>Direct Debits (SEPA)</b>	<b>FREE</b>

<b>Cards and Cash</b>	
<b>Provision of a Debit Card</b>	<p><b>FREE</b> for the first card associated with the account.</p> <p>Cost for additional cards (up to 5 cards per account): €10 each (including delivery).</p> <p><b>FREE card fee</b></p> <p>for the first card associated with the account, provided that one or more payments totaling at least €500 are made during the current month to maintain the free status.</p> <p>Fee for each additional card (up to 5 cards per account): €2 per month.</p>
<b>Provision of a Credit Card</b>	<p>Service not available.</p>
<b>Overdrafts and Related Services</b>	
<b>Overdraft</b>	<p>Charged at four times the ESTER rate..</p>
<b>Other Services</b>	
<b>Cash Withdrawal</b>	<p><b>FREE</b> within the limits of 4 withdrawals per month and/or €1,000 in total monthly withdrawals.</p> <p>Beyond these limits, a fee of 1% of the additional withdrawal amount or the amount exceeding €1,000 is charged.</p>