



Fees

**Olky Account**



**Date of Last Update:** January 23, 2025

- This document outlines the fees associated with the Olky Account applicable in France and Luxembourg.
- These terms and rates are available on the [olky.eu](https://olky.eu) website.
- Billing and payment terms are detailed in the Terms and Conditions of Use for the Olky Account.
- A glossary of terms used in this document is freely available on the [olky.eu](https://olky.eu) website and is also included in the Terms and Conditions of Use for the Olky Account.

Services	Fees
<b>Account Opening, Operation, and Monitoring</b>	
<b>Remote Banking Subscription</b> (Internet, landline, SMS, etc.)	FREE
<b>Online Banking</b>	FREE
<b>Account Maintenance</b>	FREE
<b>Account Statement</b>	FREE
<b>Payments via Transfers</b>	
<b>Wire Transfer</b> (For occasional SEPA transfers) Standard or Instant Transfer.	FREE for up to 12 transfers (including standing orders) per month; €0.40 for each additional transfer.
<b>SEPA Wire Transfer</b> (For a recurring SEPA transfer) or <b>Standing Order</b> .	FREE
<b>Setup Fee for Permanent Transfer</b>	FREE
<b>Fee per Permanent Transfer</b>	FREE
<b>Fee for Non-execution of Permanent Transfer due to Insufficient Funds</b>	FREE
<b>Fee for Rejected or Refused Transfer by Recipient Bank</b>	€20

Direct Debit Payments	
<b>Direct Debit</b> (Fee per SEPA payment)	<b>FREE</b>
<b>Direct Debit</b> (Fee for setting up a SEPA mandate)	<b>FREE</b>
<b>Fee for Rejected Direct Debit due to Insufficient Funds.</b>	<b>FREE</b>
<b>Dispute of Direct Debit and Refund within 8 Weeks.</b>	<b>FREE</b> Immediate Refund of Disputed Amount.
<b>Revocation of a Direct Debit Mandate or All Mandates from a Single Provider</b>	<b>FREE</b>
Cards and Cash	
<b>Provision of a Debit Card.</b> (International immediate debit card).	<b>FREE</b> for the first card per account; mailed free upon request once account balance reaches €500.  Cost for Additional Cards (up to 5 cards per account)   €10 each (including delivery).
<b>Annual Card Fee.</b>	<b>FREE</b> 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.  Fee for each additional card (up to 5 cards per account): €2 per month.
<b>Card Payments</b> (The card is issued by the bank).	<b>FREE</b>
<b>Cash Withdrawa.</b> (For withdrawals in euros within the Eurozone at another bank's ATM using an international payment card).	<b>FREE</b> Within the limit of 4 withdrawals per month and/or €1,000 in total monthly withdrawals.  Beyond this limit, 1% of the additional withdrawal amount.  or the amount exceeding €1,000.
<b>Card Management.</b> Setting card usage limits (daily/weekly/monthly).	<b>FREE</b>

Temporary increase in card limit. Temporary suspension of the card.	
<b>Card Blocking Fee (by the bank).</b>	<b>FREE</b>
<b>Fee for Reporting a Card Withdrawal Decision to the Banque de France.</b>	€60
<b>Other Debit Operations</b>	
<b>Cheque Payment.</b>	<b>Service not available.</b>
<b>Documentary Collection</b>	<b>Service not available.</b>
<b>Overdrafts and Related Services</b>	
<b>Overdrafts</b>	Four times the ESTER rate.
<b>Debtor Interest.</b>	Four times the ESTER rate.
<b>Fee for Unauthorized Overdraft Notification Letter.</b>	€20
<b>Credit Operations to the Account</b>	
<b>Cash Deposit</b>	<b>Service not available</b>
<b>Receipt of a Wire Transfer</b>	<b>FREE</b> for up to 12 received transfers per month; €0.40 for each additional transfer.
<b>Cheque Deposit</b>	<b>Service not available</b>
<b>Commission on Account Movements</b>	<b>FREE</b> up to €1,500 in incoming monthly movements; 0.1% commission on amounts exceeding €1,500.
<b>Fees</b>	
<b>Fee for Administrative Seizure by Third Party Holder</b>	10% of the amount due, up to €100.
<b>Bank Cheque Issue</b>	<b>Service not available</b>

<b>Chequebook Mailing Fee</b>	<b>Service not available</b>
<b>Fee for Seizure-Attribution</b>	€100 and for amounts over €1,000, 10% of the seized amount.
<b>Fee for Conservatory Seizure</b>	€100 and for amounts over €2,000, 5% of the seized amount.
<b>Document Search Fee</b>	€60
<b>Estate Processing Fee</b>	€100 and for accounts with balances over €2,000, 5% of the amount beyond €2,000.