Fees

Olky Account

Date of Last Update: 01/09/2026

- 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 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 website and is also included in the Terms and Conditions of Use for the Olky Account.

Services	Fees
Account Opening, Operation, and Monitoring	
Remote Banking Subscription (Internet, landline, SMS, etc.)	**FREE**
Online Banking	**FREE**
Account Statement	**FREE**
Payments via Transfers	
Wire Transfer (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.
SEPA Wire Transfer (For a recurring SEPA transfer) or **Standing Order**	**FREE**
Fee for Non-execution of Permanent Transfer due to Insufficient Funds	**FREE**
Fee for Rejected or Refused Transfer by Recipient Bank	€20

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Direct Debit Payments	
Direct Debit (Fee per SEPA Direct Debit payment)	**FREE**
Direct Debit (Fee for setting up a SEPA mandate)	**FREE**
Fee for Rejected Direct Debit due to Insufficient Funds	**FREE**
Dispute of Direct Debit and Refund within 8 Weeks	**FREE** Immediate Refund of Disputed Amount.
Revocation of a Direct Debit Mandate or All Mandates from a Single Provider	**FREE**
Cards and Cash	
Issuing of a Debit Card. (International immediate debit card)	**FREE** 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).
Annual Card Fee	**FREE** 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.
Card Payments	**FREE**
Cash Withdrawal (For withdrawals in euros within the Eurozone at another bank's ATM using an international payment card).	**FREE** 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.

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Card Management Setting card usage limits (daily/weekly/monthly). Temporary increase in card limit. Temporary suspension of the card.	**FREE**
Fee for Reporting a Card Withdrawal Decision to the Banque de France	€60
Card Blocking Fee (by the bank)	**FREE**
Other Debit Operations	
Issuing of a Bank Check	**Service not available**
Check Payment	**Service not available**
Payment of interbank payment orders (TIP)	**FREE**
Overdrafts and Related Services	
Overdrafts	Four times the ESTER rate
Debtor Interest	Four times the ESTER rate
Credit Operations to the Account	
Cash Deposit	**Service not available**
Incoming Wire Transfer	**FREE** For up to 12 received transfers per month. €0.40 for each additional transfer.
Cheque Deposit	**Service not available**
Commission on Account Movements	**FREE** up to €1,500 in incoming monthly movements. 0.1% commission on amounts exceeding €1,500.
Fees	
Fees for Unauthorized Overdraft Notification Letter	€20

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Fees for Administrative Seizure by Third Party Holder	€150
Fees for Attribution Seizure	€150
Fees for Conservatory Seizure	€150
Fees for a Court Order	€150
Document Search Fees	€60
Estate administration fees	€100 and for accounts with balances over €2,000, 5% of the amount beyond €2,000.

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