

## > 1. Payment transactions

- TRANSFER IN EEA (EUROPEAN ECONOMIC AREA) CURRENCY OTHER THAN EUR TOWARDS AN EEA COUNTRY. (European Economic Area)-Country (member states of the EU, Iceland, Norway, Liechtenstein).

The reference exchange rate is the rate of the European Central Bank (ECB) (<http://www.ecb.int>)

The rate of the ECB that will be applied is the rate of the ECB at 4 pm on day D for any transfer introduced by the Client on D day.

The change costs amounts to 0,50%.

For other international transfers, the rate used is based on the quotations in force on the international markets at the time of the accounting of the operation and includes change costs of 0,50%.

- PAYMENT CARDS

The exchange in EUR of the transactions in foreign currencies is made based on a gross rate including change costs.

- Debit cards

The rate is the rate fixed by the card scheme for the transactions made in a country of the European Economic Area (EEA) including a 1,40% change costs.

- Credit cards (VISA Classic, VISA Gold, VISA Platinum)

The rate is the rate fixed by ECB (<http://www.ecb.int>) for the transactions made in a country of the European Economic Area (EEA) including a 1,40% change costs.

## > 2. Transactions on financial instruments involving a currency conversion.

For transactions on financial instruments involving a currency conversion, the rate used is based on the quotations in force on the international markets at the time of the accounting of the operation and includes a change costs of 0,50%.

## > 3. For conversions other than those mentioned above.

The rate used is based on the quotations in force on the international markets at the time of the accounting of the operation and includes change costs of 0,50%.

<sup>1</sup> - In force as from November 10 2016.