



Fees

Olky Account



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- 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

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.

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	
Fee for Unauthorized Overdraft Notification Letter	€20

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