



## Fee information document



**Name of account provider: Rothschild & Co Wealth Management Luxembourg**

**A branch of Rothschild & Co Martin Maurel**

**Account name: Payment account**

**Date: 1 May 2025**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also be applied for using services linked to the account which are not listed here. Full information is available in the Rothschild & Co Wealth Management Luxembourg brochure containing the Schedule of fees and charges.
- A glossary of terms used in this document is available free of charge. You will also find it at the end of this document.

Service	Fees
<b>General account services</b>	
<b>Maintaining the account</b>	Per quarter: €75 <b>Total annual fees: €300</b>
<b>Online banking</b>	Free
<b>Payments (excluding cards)</b>	
<b>Occasional SEPA transfer in euros</b> Transaction entered by Rothschild & Co Wealth Management Luxembourg: Via internet: To an internal account:	€4 Free Free
<b>Standing SEPA order in euros (by standing order)</b>	€4
<b>Direct debit</b>	Free
<b>Cards and cash</b>	
<b>Providing a debit card</b>	Service not offered
<b>Providing a credit card</b>	Service not offered
<b>Cash withdrawals</b>	Service not offered
<b>Overdraft and related services</b>	
<b>Arranged overdraft</b>	3-month EURIBOR <sup>1</sup> +600 basis points
<b>Other services</b>	
<b>Statements of account</b>	Free

<sup>1</sup> If the 3-month EURIBOR were to be negative, it would be deemed to be zero.

## List of the most representative services linked to a payment account

TERM	DEFINITION
Maintaining the account	The account provider operates the euro account used by the customer.
Providing a debit card	The account provider issues a payment card linked to the customer's account. The amount of each transaction performed using the card is debited directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account at an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer in respect of the amount borrowed where the credit card provides revolving credit.
Withdrawal of cash in euros	The customer takes cash out of their account in euros.
Withdrawal of cash in another currency	The customer takes cash out of their account in a currency other than the euro.
Sending money in euros	The account provider transfers, upon the customer's instructions, a sum of money in euros from the customer's account to another account, within the SEPA zone.
Standing order	Upon the customer's instructions, the account provider makes regular transfers of a fixed amount from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Statements of account	The account provider provides information about the balance of and transactions on the customer's account.
Online banking	An online access to the account is made available to the customer by the account provider.