

Account holder

Customer number

1. Depositor Information Sheet (statutory deposit protection)

Dear Customer,

with the following "Depositor Information Sheet", we wish to inform you – pursuant to Section 23a (1) sentence 3 of the German Banking Act (Kreditwesengesetz, KWG) – about the statutory Deposit Guarantee Scheme.

In addition, your deposits are covered by the contractual Deposit Protection Fund (Einlagensicherungsfonds) of the Association of German Banks (Bundesverband deutscher Banken).

You can get further details on page two or at www.bankenverband.de/einlagensicherung.

Deposits at	Entschädigungseinrichtung deutscher Banken GmbH ¹
Wirecard Bank AG Einsteinring 35 85609 Aschheim, Germany	
are protected by	
Limit of protection	EUR 100,000 per depositor per credit institution ²
If you have more deposits at the same credit institution	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100,000 ²
If you have a joint account with other person(s)	The limit of EUR 100,000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure	within 7 working days ⁴
Currency of reimbursement	Euro
Contact	Entschädigungseinrichtung deutscher Banken GmbH Burgstrasse 28 10178 Berlin GERMANY Postal address: Postfach 11 04 48 10834 Berlin GERMANY Telephone: +49 (0)30 59 00 11 960 Email: info@edb-banken.de
More information	www.edb-banken.de ⁵

I have taken due note of the above guidance on the scope of deposit protection.

Place, date

Signature(s) of account holder(s)

¹ Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100,000.

² If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

³ In case of joint accounts, the limit of EUR 100,000 applies to each depositor. Deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100,000. In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz) deposits are protected above EUR 100,000. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

⁴ If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

⁵ In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

Copy for the account holder

Version 3.0.0 | Status 16.05.2018



2. Guidance on the scope of deposit protection (additional deposit protection)

The Bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.).

In accordance with its By-laws – subject to the exceptions provided for therein – the Deposit Protection Fund protects deposits. Among these are sight, time and savings deposits, including registered savings certificates.

Not protected are, inter alia, **liabilities from bearer and order bonds**, deposits forming part of the Bank's own funds, as well as deposits of credit institutions within the meaning of Article 4 (1), point (1) of Regulation (EU) No. 575/2013 (CRR)*, financial institutions within the meaning of Article 4 (1), point (26) of the CRR, investment firms within the meaning of Article 4 (1), point (1) of Directive 2004/39/EC and central, regional and local authorities.

The protection ceiling for each creditor is, until 31 December 2019, 20%, until 31 December 2024, 15%, and, as of 1 January 2025, 8.75% of the own funds of the Bank within the meaning of Article 72 of the CRR.

The respective protection ceiling shall be notified to the customer by the Bank on request. The protection ceiling, the By-laws of the Deposit Protection Fund and further information on deposit protection are also available online at <https://einlagensicherungsfonds.de>. Further details of protection are contained particularly in Section 6 of the Deposit Protection Fund By-laws.

The following restriction does not apply to natural persons and foundations with legal capacity

Deposits of creditors other than natural persons and foundations with legal capacity are not protected if

- (i) the deposit is a liability from a registered bond or a promissory note or
- (ii) the term of the deposit is more than 18 months. Deposits that already existed before 1 January 2020 shall not be subject to this limitation of term. After 31 December 2019, the 'grandfathered' status under the preceding sentence shall cease to apply as soon as the deposit in question falls due, can be terminated or otherwise reclaimed, or if the deposit is transferred by way of individual or universal succession in title.

Liabilities of banks that already existed before 1 October 2017 are protected in accordance with and under the conditions laid down in the provisions of the By-laws of the Deposit Protection Fund applying until 1 October 2017. After 30 September 2017, the 'grandfathered' status under the preceding sentence shall cease to apply as soon as the liability in question falls due, can be terminated or otherwise reclaimed, or if the liability is transferred by way of individual or universal succession in title.

*Capital Requirements Regulation – Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms

Account holder

Customer number

1. Depositor Information Sheet (statutory deposit protection)

Dear Customer,

with the following "Depositor Information Sheet", we wish to inform you – pursuant to Section 23a (1) sentence 3 of the German Banking Act (Kreditwesengesetz, KWG) – about the statutory Deposit Guarantee Scheme.

In addition, your deposits are covered by the contractual Deposit Protection Fund (Einlagensicherungsfonds) of the Association of German Banks (Bundesverband deutscher Banken).

You can get further details on page two or at www.bankenverband.de/einlagensicherung.

Deposits at	Entschädigungseinrichtung deutscher Banken GmbH ¹
Wirecard Bank AG Einsteinring 35 85609 Aschheim, Germany	
are protected by	
Limit of protection	EUR 100,000 per depositor per credit institution ²
If you have more deposits at the same credit institution	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100,000 ²
If you have a joint account with other person(s)	The limit of EUR 100,000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure	within 7 working days ⁴
Currency of reimbursement	Euro
Contact	Entschädigungseinrichtung deutscher Banken GmbH Burgstrasse 28 10178 Berlin GERMANY Postal address: Postfach 11 04 48 10834 Berlin GERMANY Telephone: +49 (0)30 59 00 11 960 Email: info@edb-banken.de
More information	www.edb-banken.de ⁵

Copy for the bank

I have taken due note of the above guidance on the scope of deposit protection.

Place, date

Signature(s) of account holder(s)

¹ Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100,000.

² If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

³ In case of joint accounts, the limit of EUR 100,000 applies to each depositor. Deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100,000. In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz) deposits are protected above EUR 100,000. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

⁴ If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

⁵ In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

Version 3.0.0 | Status 16.05.2018



2. Guidance on the scope of deposit protection (additional deposit protection)

The Bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.).

In accordance with its By-laws – subject to the exceptions provided for therein – the Deposit Protection Fund protects deposits. Among these are sight, time and savings deposits, including registered savings certificates.

Not protected are, inter alia, **liabilities from bearer and order bonds**, deposits forming part of the Bank's own funds, as well as deposits of credit institutions within the meaning of Article 4 (1), point (1) of Regulation (EU) No. 575/2013 (CRR)*, financial institutions within the meaning of Article 4 (1), point (26) of the CRR, investment firms within the meaning of Article 4 (1), point (1) of Directive 2004/39/EC and central, regional and local authorities.

The protection ceiling for each creditor is, until 31 December 2019, 20%, until 31 December 2024, 15%, and, as of 1 January 2025, 8.75% of the own funds of the Bank within the meaning of Article 72 of the CRR.

The respective protection ceiling shall be notified to the customer by the Bank on request. The protection ceiling, the By-laws of the Deposit Protection Fund and further information on deposit protection are also available online at <https://einlagensicherungsfonds.de>. Further details of protection are contained particularly in Section 6 of the Deposit Protection Fund By-laws.

The following restriction does not apply to natural persons and foundations with legal capacity

Deposits of creditors other than natural persons and foundations with legal capacity are not protected if

(i) the deposit is a liability from a registered bond or a promissory note or

(ii) the term of the deposit is more than 18 months. Deposits that already existed before 1 January 2020 shall not be subject to this limitation of term. After 31 December 2019, the 'grandfathered' status under the preceding sentence shall cease to apply as soon as the deposit in question falls due, can be terminated or otherwise reclaimed, or if the deposit is transferred by way of individual or universal succession in title.

Liabilities of banks that already existed before 1 October 2017 are protected in accordance with and under the conditions laid down in the provisions of the By-laws of the Deposit Protection Fund applying until 1 October 2017. After 30 September 2017, the 'grandfathered' status under the preceding sentence shall cease to apply as soon as the liability in question falls due, can be terminated or otherwise reclaimed, or if the liability is transferred by way of individual or universal succession in title.

*Capital Requirements Regulation – Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms