

### CORPORATE ACCOUNT

Account Activation Fee		EUR	250.00
Maintenance Fee	monthly	EUR	30.00
(Includes eBanking Activation & Monthly Balance sent by mail)			

### NON-ELECTRONIC TRANSACTION / MANUAL TRANSFER

Domestic Cheque Remittance/Submission per cheque		EUR	35.00
Intraregional EUR Currency Cheque Remittance/Submission per cheque		EUR	35.00
International Cheque Remittance/Submission per cheque		EUR	35.00
Domestic & SEPA EUR Transfer manually (Standard)		EUR	7.50
Domestic & SEPA EUR Express Transfer (same day)		EUR	25.00
Domestic Direct Debit		EUR	25.00
International Transfer (Standard) (SWIFT)	with Z1 Form	EUR	50.00
International Express Transfer (SWIFT)*	with Z1 Form	EUR	65.00
International Transfer (Standard) (SWIFT)	without Z1 Form	EUR	75.00
International Express Transfer (SWIFT)*	without Z1 Form	EUR	90.00

### ELECTRONIC / EBANKINGTRANSACTIONS

Domestic & SEPA EUR Transfer (Standard) <sup>1) 3)</sup>		EUR	0.75
Domestic & SEPA EUR Express Transfer (same day)		EUR	25.00
Domestic & SEPA Direct Debit <sup>2) 3)</sup>		EUR	0.75
International Credit (SWIFT)		EUR	10.00
International Transfer (Standard) (SWIFT)		EUR	35.00
International Express Transfer (SWIFT)*		EUR	50.00

### ADDITIONAL SERVICES

SWIFT Confirmation		EUR	15.00
Set Up/Change/Cancellation of Standing Order		EUR	5.00
Remittance Recall <sup>4)</sup> /Change <sup>4)</sup> /Investigation <sup>5)</sup> foreign/SEPA		EUR	75.00
Remittance Recall <sup>4)</sup> /Change <sup>4)</sup> /Investigation <sup>5)</sup> national		EUR	15.00
Duplicate Statement - Statement Reprint		EUR	7.50
Stop Payment/Cheque		EUR	50.00
Fax-Avis		EUR	25.00
Cancelled Cheques (returned in statement)		EUR	25.00
Wirecard eBanking Pro (optional)	multi user license, one time fee	EUR	250.00
EBICS connection and download of electronic bank statements	monthly	EUR	18.00
SMS sending mTAN	per SMS	EUR	0.35

### GIROCARD/MAESTRO CARD

girocard/Maestro card	per month	EUR	7.50
Card Lifecycle Fee girocard/Maestro Card		EUR	25.00
Replace lost girocard/Maestro Card		EUR	25.00
Replace lost girocard/Maestro PIN		EUR	5.00
eTAN Generator for eBanking		EUR	25.00

\* To this purpose, please note our cutoff times.

- 1) SEPA bank-transfers are cross-border transfers in Euro within the European Union, the EEA and Switzerland denominated in EUR using the beneficiaries' international bank account number (IBAN) and the BIC codes of the beneficiaries' bank.
- 2) Settlements are charged separately i.e. own fees are charged to the ordering party and third party fees are charged to the beneficiary.
- 3) Fees are not charged for bookings not initiated by the account holder.
- 4) Invoicing shall only take place once the transfer instruction have been received by Wirecard Bank AG and only insofar as Wirecard Bank AG is not responsible for circumstances leading to the recall/change.
- 5) Invoicing shall only take place if Wirecard Bank AG is not responsible for circumstances requiring further investigation.

### RATE OF EXCHANGE IN CASE OF FOREIGN CURRENCY TRANSACTIONS

For customer transactions in foreign currency (e.g. incoming and outgoing payments), the Wirecard Bank invoices the acquisition and sale of foreign currencies with the current rates usual for the market on the invoicing date. The acquisition and sale of foreign currencies which the Wirecard Bank is unable to carry out in the context of a proper work procedure prior to the invoicing deadline (4:00 p.m. CET), the bank invoices with the respective rate of the next invoicing date.

In case of foreign currency withdrawals via Visa prepaid card or girocard/Maestro Card the currency exchange is made by the respective service provider who carries out the settlement of the payments which were effected with the cards according to the exchange rate determined by this service provider.

All fees for services relating to the Corporate Account can be settled with a corresponding, interest-free credit balance. All Commercial Demand Deposit Account services may be paid for by maintaining sufficient non-interest bearing deposit balances to cover the amount of the charges. All items are listed accordingly to this current price list, but subject to future updates.

## I ACCEPTANCE AND EXECUTION PERIODS

### 1 Acceptance Periods

Acceptance Period: until 11.00 a.m. of a business day\*\*\*

### 2 Execution Periods\*

The Bank is under a duty to ensure that the transfer amount is received by the payee's payment service provider at the latest as follows:

#### 2.1 If Country of Destination is an EEA State \*\*

In Euros

With paper-based voucher      Max. 2 business days\*\*\*

Paperless                              Max. 1 business day\*\*\*

In Other EEA Currencies

With paper-based voucher      Max. 4 business days\*\*\*

Paperless                              Max. 4 business days\*\*\*

In the Currency of a  
Non-Member State              As soon as possible

#### 2.2 If the Country of Destination is a Non-Member State      As soon as possible

\* The execution period begins upon the expiry of the business day, by which the payment order is received by the Bank by the acceptance periods stated under 1 provided that the prerequisites set out in the „Terms and Conditions for Transfer Transactions“ have been met.

\*\* The following countries currently belong to the European Economic Area: The EU countries Austria, Belgium, Bulgaria, Cyprus, Denmark, Germany, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, the Czech Republic and the United Kingdom of Great Britain and Northern Ireland and the states of Liechtenstein, Norway and Iceland

\*\*\* A business day is any day, on which the payment service providers involved in a payment transaction maintain the requisite business operations for executing payment transactions. The Bank maintains the requisite business operations for executing payments on all working days except

- Saturdays
- 24 (Christmas Eve) and 31 (New Year's Eve) December

## II OTHER POSSIBILITIES OF REPORTING COMPLAINTS AND

### OUT-OF-COURT MEDIATION FOR THE RESOLUTION OF DISPUTES

Despite taking the greatest care and being customer-oriented in the daily rendering of our banking services, we cannot rule out with absolute certainty the possibility of disruptions in our performance in isolated exceptional cases.

So that any awkward discrepancies can be resolved without delay, we offer you various possibilities of contacting us to have your concern clarified:

Please contact our service hotline in confidence: Phone +49 (0) 30 / 300 110 700

You will be charged by your telephone company for a call in the German landline.

Alternatively, Wirecard Bank AG's Service Team is available as a central contact and can be reached at the following address:

Wirecard Bank AG  
Einsteinring 35  
85609 Aschheim  
Germany

The Bank participates in the dispute resolution scheme run by the consumer arbitration body "The German Private Banks' Ombudsman" ([www.bankenombudsmann.de](http://www.bankenombudsmann.de)). Consumers may have any disputes with the Bank resolved by the Ombudsman. Where disputes concerning a payment services contract (Section 675f of the German Civil Code) are involved, customers who are not consumers also may request their resolution by the Ombudsman. Further details are contained in the "Rules of Procedure for the Settlement of Customer Complaints in the German Private Commercial Banking Sector", which are available on request or can be downloaded from the Internet at [www.bankenverband.de](http://www.bankenverband.de). Complaints should be addressed in text form (e.g. by letter, telefax or email) to the Customer Complaints Office at the Bundesverband deutscher Banken (Association of German Banks), Postfach (P.O. Box) 040307, 10062 Berlin; fax: +49 (0)30 16633169; email: [ombudsmann@bdb.de](mailto:ombudsmann@bdb.de)

If the matter being complained about concerns a dispute that falls within the scope of application of the law governing payment services (paragraphs 675c to 676c of the German Civil Code (Bürgerliches Gesetzbuch), art. 248 of the Introductory Act to the German Civil Code (Einführungsgesetz zum Bürgerlichen Gesetzbuch) and provisions of the German act on the supervision of payment services (Zahlungsdienstenaufsichtsgesetz), there is also the possibility of filing a complaint with the (German) Federal Financial Supervisory Authority 1/European Central Bank 2. The procedural rules can be obtained from

- 1 Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Straße 108, 53117 Bonn, Germany  
and Marie-Curie-Straße 24-28, 60439 Frankfurt am Main, Germany.
- 2 Europäischen Zentralbank, Sonnemannstraße 20, 60314 Frankfurt am Main, Germany.

The Bank is a member of the deposit protection fund of the association of German banks (Bundesverband deutscher Banken e.V.) and of the compensation scheme Entschädigungseinrichtung deutscher Banken GmbH. Bearer bonds issued by the Bank are not protected. For details, please see clause 20 of the Standard Terms and Conditions, the "Information Sheet for Depositors" and the website of the Entschädigungseinrichtung deutscher Banken GmbH at [www.edb-banken.de](http://www.edb-banken.de).

Valid as of 19 February 2016