

General information on the bank

Chapter A

Fees for services in standardised business with private and business customers
(account management, bank statements, information, miscellaneous)

Chapter B

Fees and specifications for payment services (deposits/withdrawals, card payments, transfers and direct debits)
and check transactions for private and business customers

Chapter C

Cut-off times and execution periods, value dates, exchange rate for foreign currency transactions
for private and business customers

Chapter D

Deposit protection, complaints, out-of-court dispute resolution

This document is a convenience translation of the German original. In case of any discrepancy between the English and the German versions, the German version shall prevail.

Notes:

Fees and charges stated in the document will be converted to and debited in the account currency.

The bank reserves the right to determine the amount of fees at its reasonably exercised discretion (Section 315 of the German Civil Code – Bürgerliches Gesetzbuch – BGB) for services not noted in this Document of Fees and Charges, which are performed based on customer instruction or their presumed interest and which, based on the circumstances, are only expected based on compensation.

The fees listed in this Document of Fees and Charges are subject to future changes through Wirecard Bank AG at any given time. Changes will be agreed upon with the customer or announced via bank statement.



General information on the bank¹

Status: 01.09.2019

Official bank name and address

Wirecard Bank AG
Einsteinring 35
85609 Aschheim
Germany

Bank sort code: 512 308 00 | BIC: WIREDEMMXXX

Internet: www.wirecardbank.com

represented by the Executive Board: Daniel Heuser, Alexander von Knoop, Rainer Wexeler
Chairman of the supervisory board: Wulf Matthias

Communication with the bank

The bank will notify customers separately of the address of the branch or other bank addresses of relevance to their business relationship with the bank.

Central complaint management

Customers can direct any complaints to this address:

Wirecard Bank AG
Beschwerdemanagement
Einsteinring 35
85609 Aschheim
Germany
E-Mail: complaints@wirecardbank.com

Competent supervisory authorities

Bundesanstalt für Finanzdienstleistungsaufsicht
Graurheindorfer Straße 108
53117 Bonn (Germany)

Europäische Zentralbank
Sonnemannstraße 20
60314 Frankfurt am Main (Germany)

Entry in German commercial register

Register Court Munich
Einsteinring 35
85609 Aschheim
Germany
Registered company number: HRB 161 178
VAT number: DE207567674

Contractual language

The language used in this contractual relationship and in communication with customers is German or, if agreed separately, English.



A. Fees for services in standardised business with private and business customers (account management, bank statements, information, miscellaneous)

1. Fees for accounts and package fees

1.1 Personal accounts

1.1.1 PREPAID TRIO Girokonto (for existing customers only)

Maintaining the account	monthly	EUR 6.95
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Included services:

- monthly balancing of the account
- electronic account statements and customer information
- usage of eBanking and mobileTAN
- debit card girocard for the account holder
- debit card Mastercard with prepaid function for the account holder

Additional services:

Conversion of an account into a garnishment protection account		free of charge
Paperless booking ² (see chapter B: e.g. direct debit, credit transfer, card transactions)		EUR 0.75
Fee for requesting a mobile TAN by SMS ³	per SMS	EUR 0.35
Postage costs for the postal delivery of account statements ⁴		min. EUR 0.80, max. EUR 2.70

1.1.2 Basiskonto⁵

Maintaining the account	monthly	EUR 5.95
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Included services

- monthly balancing of the account
- electronic account statements and customer information
- usage of eBanking and mobileTAN
- Debit card girocard for the account holder

Additional services:

Conversion of an account into a garnishment protection account		free of charge
Paperless booking ² (see chapter B: e.g. direct debit, credit transfer, card transactions)		EUR 0.75
Fee for requesting a mobile TAN by SMS ³	per SMS	EUR 0.35
Postage costs for the postal delivery of account statements ⁴		min. EUR 0.80, max. EUR 2.70



1.2 Corporate Accounts

Included services (currency independent for all account models according to A 1.2.1 and A 1.2.2)

- monthly balancing of the account
- paper account statements and customer information
- usage of eBanking

Additional services (currency independent for all account models according to A 1.2.1 and 1.2.2)

Fee for requesting a mobileTAN by SMS ³	per SMS	EUR 0.35
Paperless booking ² (see chapter B: e.g. direct debit, credit transfer, card transactions)		EUR 0.75
Application for a SEPA Creditor ID upon customer request	one-time	EUR 100.00
Online access to business registration documents upon customer request (if available)	per document	EUR 25.00
Locking the eBanking access		EUR 15.00

1.2.1 Corporate account in euros

Account activation fee ⁷	one-time	EUR 250.00
Maintaining the account	monthly	EUR 30.00
Additional services		
Administration fee for SEPA direct debit B2B mandate, per mandate	monthly	EUR 1.95
eTAN generator for the account holder (including standard postage)	per unit	EUR 15.00
Credit card Mastercard (Corporate Account Card) for the account holder		see item B 1.4.2
Debit card girocard for the account holder		see item B 1.4.2

1.2.2 Corporate account in foreign currencies⁶

Account setup fee ⁷	one-time	(equivalent of) EUR 250.00
Maintaining the account	monthly	(equivalent of) EUR 30.00

1.2.3 EBICS

Setup fee for EBICS access (per client)	one-time	EUR 35.00
EBICS connection and provision of electronic end-of-day statements (per client)	per month	EUR 18.00
"Wirecard eBanking Pro" EBICS software incl. Wirecard eBanking VEU App for iOS® and Android™ (multi-user license; one-off fee; optional)		EUR 250.00
Intraday electronic statements 4x a day ⁸ in CAMT format (per account)	per month	EUR 12.00

1.2.4 Corporate account changes

Processing a change of company name		EUR 50.00
Processing a modification of legal form		EUR 100.00



2. Other services

Bookings

Collective bank transfer breakdown	EUR 5.00
SWIFT confirmation upon customer request	EUR 15.00

Overdrafts

Interest rate for an arranged overdraft limit p.a. (variable)	service not available
Interest rate for an unarranged overdraft limit p.a. (variable) ⁹	16.80 %

Account changes

Account cancellation / termination of business partnership	free of charge
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Wirecard Bank AG is the transferring payment service provider:

Bank account switching services according to §§ 20-25 ZKG	EUR 4.95
* each automatic deactivation of a standing order	free of charge
* each automatic refusal of a direct debit	free of charge
* each automatic refusal of a credit transfer	free of charge

Other fees

Identification of a new customer address including applicable third-party charges ¹⁰	EUR 25.00
First reminder about account overdraft for private customers	free of charge
Second reminder about account overdraft for private customers	EUR 5.00
First reminder about account overdrafts (for customers who are no consumers ¹¹)	free of charge
Second reminder about account overdrafts (for customers who are no consumers ¹¹)	EUR 30.00
Issuing copies of business transactions from the current business year	per copy EUR 5.00
Issuing copies of business transactions from previous business years	flat rate EUR 15.00
Providing substitute documents for the account statement or account turnover lists if the bank has already fulfilled its obligation to provide information and the bank is not responsible for the reason why substitute documents had to be provided	each document EUR 7.50

3. Information

Disclosure of bank information requested by the customer (requests from other credit institutions according to our General Business Conditions)	EUR 20.00
Disclosure of bank information for customers who are no consumers ¹¹	EUR 50.00
Bank confirmation upon customer request	EUR 50.00
Balance confirmation letter upon customer request	EUR 100.00



B. Fees and specifications for payment services (deposits/withdrawals, card payments, transfers and direct debits) and check transactions for private and business customers

1. Cash deposits, cash withdrawals and cards

1.1 Cash deposits at the bank counter

at Wirecard Bank AG

not possible

at other banks

fees of the other bank

1.2 Cash withdrawals

Debit card girocard

Cash withdrawal for own customers at other payment service providers

at the counter

at the ATM

* that charge a direct fee

free of charge

individual fee¹²

* that do not charge a direct fee

free of charge

5% (min. EUR 5.00
max. EUR 12.50)

Debit card Mastercard with prepaid function

at the counter

at the ATM

* for domestic and foreign credit institutions in euros

free of charge

EUR 5.00

* outside the EU and other EEA¹³-States or in a foreign currency

free of charge

EUR 5.00

plus 1.50% of the amount¹⁴

Credit card Mastercard (Corporate Account Card)¹⁵

at the counter

at the ATM

* for domestic and foreign credit institutions in euros

free of charge

2% (min. EUR 5.00)

* outside the EU and other EEA¹³-States or in a foreign currency

free of charge

2% (min. EUR 5.00)

plus 1.50% of the amount¹⁴

Please note that ATM operators outside of Germany may impose further fees which are charged in addition to the amount withdrawn and the fees mentioned above. The ATM operator shall agree the amount of this direct customer fee with the cardholder at the machine prior to withdrawal of the amount. This charge is deemed to be accepted on completion of the withdrawal. This fee will not be reimbursed by Wirecard Bank AG.

Ordering cash¹⁶

upon request



1.3 Limits for cash withdrawals¹⁷

Card	Daily limit	Weekly limit
Debit card girocard		
Cash withdrawal in euros	EUR 1,050.00	EUR 7,350.00
Cash withdrawal in a foreign currency	(equivalent of) EUR 500.00	(equivalent of) EUR 1,000.00
Debit card Mastercard with prepaid function		
Cash withdrawal in euros	EUR 1,000.00	no limit
Cash withdrawal in a foreign currency	(equivalent of) EUR 1,000.00	no limit
Credit card Mastercard (Corporate Account Card)¹⁵		
Cash withdrawal in euros	Limit of the ATM	Limit of the ATM
Cash withdrawal in a foreign currency	Limit of the ATM	Limit of the ATM

Please note that potentially applicable charges of the ATM operator are not included in these limits. To be able to exhaust the respective limit completely, the account or the card must exhibit the withdrawal amount as well as the applicable fees.

1.4 Cards

1.4.1 For private customers

Debit card girocard (in Basiskonto- and Prepaid Trio account packages)

Providing a debit card girocard	included in account packages A 1.1
Locking of a debit card girocard upon customer request	free of charge
For providing of a replacement card upon customer request, incl. standard postage	
* Issuing a new girocard due to name changes	EUR 15.00
* Issuing a new girocard due to loss or non-authorized use which the bank is not responsible for	EUR 15.00
Ordering a new PIN (including standard postage)	
* in case of damage or loss which the bank is not responsible for	EUR 5.00

Debit card Mastercard with prepaid function (in Prepaid Trio account package)

Providing a debit card Mastercard	included in account package A 1.1.1
Reversal transfer from the card account to the current account	EUR 2.95
Locking of a debit card Mastercard upon customer request	free of charge
For providing a replacement card upon customer request, incl. standard postage	
* Issuing a new debit card Mastercard due to name changes	EUR 15.00
* Issuing a new debit card Mastercard due to loss or non-authorized use which the bank is not responsible for	EUR 15.00
Ordering a new PIN (including standard postage)	
* in case of damage or loss which the bank is not responsible for	EUR 5.00

1.4.2 For corporate customers

Debit card girocard

Providing a debit card girocard	per month	EUR 7.50
Lifecycle fee for a debit card girocard		EUR 25.00
Locking of a debit card girocard upon customer request		free of charge



For providing a replacement card upon customer request, incl. standard postage

* Issuing a new debit card girocard due to name changes EUR 25.00

* Issuing a new debit card girocard in the case of damage or loss which the bank is not responsible for EUR 25.00

Ordering a new PIN (including standard postage)

* in case of damage or loss which the bank is not responsible for EUR 5.00

Credit card Mastercard (Corporate Account Card)

Card issuing fee one-off EUR 49.95

Annual fee EUR 49.95

Postage in Germany and EEA¹³ (price per card) EUR 5.00

Courier dispatch (outside of the EEA¹³) upon request, depending on destination

Electronic account statement (monthly) free of charge

Legitimate refusal of an authorised direct debit order due to insufficient cover of the account EUR 10.00

Locking of a Corporate Account Card upon customer request free of charge

For providing a replacement card upon customer request, incl. standard postage

* Issuing a new credit card Mastercard due to name changes EUR 25.00

* Issuing a new credit card Mastercard in the case of damage or loss which the bank is not responsible for EUR 25.00

1.4.3 Use at terminals of commercial enterprises and service providers

Debit card girocard

* Germany free of charge

* Outside Germany (EEA¹³-member states) for payments in euros free of charge

* Outside Germany (EEA¹³-member states) with currency other than euros 1.50% of sales

* Outside Germany (non-EEA¹³-member states) 1.50% of sales

Debit card Mastercard with prepaid function (im Prepaid Trio Paket)

* Germany free of charge

* Outside Germany (EEA¹³-member states) for payments in euros free of charge

* Outside Germany (EEA¹³-member states) with currency other than euros 1.50% of sales

* Outside Germany (non-EEA¹³-member states) 1.50% of sales

Credit card Mastercard (Corporate Account Card)

* Germany free of charge

* Outside Germany (EEA¹³-member states) for payments in euros free of charge

* Outside Germany (EEA¹³-member states) with currency other than euros 1.50% of sales

* Outside Germany (non-EEA¹³-member states) 1.50% of sales

1.4.4 Execution periods

The bank is obliged to ensure that the card payment amount reaches the beneficiary's payment service provider at the latest by the following periods:

Card payments in euros within the EEA¹³ max. one business day

Card payments within the EEA¹³ in EEA¹³-currencies other than euros max. one business day

Card payments outside the EEA¹³ as quickly as possible



1.5 Sending money

1.5.1 SEPA credit transfers¹⁸

This procedure can only be used for bank transfers in euros in an EEA¹³ member state.

Type of transfer	Paper-based order	Paperless order
Standard	EUR 7.50	paperless booking EUR 0.75
Urgent	EUR 25.00	EUR 25.00

1.5.2 Credit transfers without SEPA¹⁹

Paperless orders without SEPA				
Target country	currency and type of transfer			
	euros standard	euros urgent	foreign currency standard	foreign currency urgent
Germany	EUR 25.00	EUR 25.00	EUR 35,00	EUR 50.00
Within the EEA ¹³	EUR 25.00	EUR 40.00	EUR 35.00	EUR 50.00
Outside of the EEA ¹³	EUR 35.00	EUR 50.00	EUR 35.00	EUR 50.00

Paper-based orders without SEPA				
Target country	currency and type of transfer			
	euros standard	euros urgent	foreign currency standard	foreign currency urgent
Germany	EUR 25.00	EUR 25.00	EUR 50.00	EUR 65.00
Within the EEA ¹³	EUR 50.00	EUR 65.00	EUR 50.00	EUR 65.00
Outside of the EEA ¹³	EUR 50.00	EUR 65.00	EUR 75.00	EUR 90.00

Payment of charges

The charges for executing an international bank transfer depend on which fee arrangements were made between the remitter and their bank. The following arrangements are possible:

SHARE-transfer (SHA)	Transferring party (payer) covers the fees of Wirecard Bank AG (his bank) and payee covers the balance of his bank's fees.
BEN-transfer (BEN)	Payee covers all fees. In this case, Wirecard Bank AG (we) will deduct the amount owed from the transfer amount during processing.
OUR-transfer (OUR)	Currently not on offer.

Note: In case the payer does not specify otherwise, the payer and payee each cover the fees imposed by their payment provider (0 or SHA). "OUR" transfers will automatically be changed by the bank to "SHA".

1.5.3 Fees for incoming credit transfers²⁰

For SHARE or BEN transfers, the following fees will be charged by Wirecard Bank AG (us), which will be deducted from the transfer amount:

SHARE-transfer (SHA)	EUR 10.00
BEN-transfer (BEN)	EUR 10.00

Note:

In case of a SHARE transfer, fees may have already been deducted from the transfer amount by an intermediary bank and by the bank acting as the beneficiary's bank.

In case of a BEN transfer, fees may also have already been deducted from the transfer amount by any of the banks involved upstream (transferring or intermediary bank).



1.5.4 Other fees

Processing investigation requests for bank transfers/ standing orders (if Wirecard Bank AG was not responsible for the circumstances leading to the request)		
* for SEPA transfers ¹⁸ within Germany		EUR 15.00
* for transfers outside Germany		EUR 75.00
Recalling a bank transfer after the bank transfer order has been submitted (if possible) ²¹		
* for SEPA transfers ¹⁸		EUR 15.00
* for transfers which were not made under the SEPA scheme		EUR 75.00
Legitimate refusal of an authorised credit transfer due to insufficient cover of the account or due to missing/ incorrect details		EUR 1.95
Complement of an incomplete order (SWIFT Amendment)		EUR 75.00

1.6 Standing orders

Creation		EUR 5.00
Execution	paperless booking ²	EUR 0.75
Change		EUR 5.00
Deactivation		free of charge

1.7 Direct debits

1.7.1 SEPA Core Direct Debit

Execution periods

The bank is obliged to ensure that the direct debit amount reaches the beneficiary's payment service provider within no more than one business day.

Fees

Direct debit	paperless booking ²	EUR 0.75
Legitimate refusal of an authorised direct debit order due to insufficient cover of the account		EUR 1.95
Notification of the payer of the refusal of a debit note and charging of the first collection point		EUR 3.50

1.7.2 SEPA Direct Debit Business to Business

Execution periods

SEPA B2B direct debit transactions will be debited from the customer's account with the direct debit amount quoted on the due date quoted by the payment recipient. If the due date does not fall on a banking day, then the amount will be debited on the next banking day.

Fees

Direct debit	paperless booking ²	EUR 0.75
Legitimate refusal of an authorised direct debit order due to insufficient cover of the account		EUR 1.95
Notifying the payer that a direct debit mandate has been refused and charging of the first collection point		EUR 3.50
Administration fee for SEPA direct debit B2B mandate	per month	EUR 1.95



1.8 Check transactions

1.8.1 Check transactions in Germany

Cashing a check issued in euros	EUR 25.00
Cashing a check issued in euros for customers who are no consumers ¹¹	EUR 35.00
Cashing a check issued in a foreign currency for customers who are no consumers ¹¹	EUR 35.00
Returned check	EUR 25.00

1.8.2 Cross-border check transactions

Cashing a check (plus any fees of the foreign bank)	EUR 35.00
Returned check	EUR 65.00



C. Cut-off times and execution periods, value dates, exchange rate for foreign currency transactions for private and business customers

1. Value dates

1.1 Incoming transfers

Credit transfer receipt	on date of receipt of funds
Check deposit	following receipt of equivalent value
Return of checks and direct debits	
* due to customer cancellation	on debit date
* due to insufficient funds in customer account	on return date

1.2 Outgoing transfers

Check (specification from remitting bank)	on posting date
Direct debit	on posting date
Standing order	on posting date
Return of checks and direct debits	on posting date
Credit transfer order	on posting date

2. Cut-Off-times²² and execution periods

2.1 Cut-Off-times for credit transfers

The posting deadline for transfer orders on banking business days²³ is as follows:

Type of transfer	Urgent execution	Standard execution
Paperless transfers	3:00 p.m. CET ²⁴	3:00 p.m. CET ²⁴
Paper-based transfers	1:00 p.m. CET ²⁴	1:00 p.m. CET ²⁴

Notes and conditions for cut-off times above:

- Please note the potential lead times from your data centre/service provider for data transmission.
- Sufficient funds and limit are in place.
- The payment transaction file you have submitted can be processed automatically without the need for manual input (known as STP processing). The cut-off time is reduced by 60 minutes respectively for orders requiring manual post-processing (non-STP).
- We will process the deposit of payments after the cut-off times specified above as best as possible (best effort).
We cannot guarantee that they will be processed by the times specified above.



2.2 Execution periods for credit transfers

The bank is obliged to ensure that the transfer amount is received by the payee's payment service provider no later than as indicated below:

2.2.1 EEA¹³ destination countries

In euros

paper-based orders	max. two business days
paperless orders	max. one business day

In other EEA¹³ currencies

paper-based orders	max. four business days
paperless orders	max. four business days

In a third-party currency

paper-based orders	as soon as possible
paperless orders	as soon as possible

2.2.2 Non-EEA¹³ destination countries

paper-based orders	as soon as possible
paperless orders	as soon as possible

The execution period commences at the end of the business day on which the payment order is received by the bank by the cut-off times specified under item C 2.1, provided that

- the prerequisites set out in the 'Terms and Conditions for Credit Transfers' are fulfilled,
- the information required to process the credit transfer in accordance with the 'Special Terms for Credit Transfers' is available and
- there are sufficient funds in place or sufficient credit has been granted to process the transfer.



3. Business days for payments to the payee

A business day is deemed to be any day on which the payment service providers involved in the processing of a payment transaction are available to perform the business operations required to process payment transactions. The bank performs the business operations required for the processing of payments on all business days, excluding

- Saturdays
- 24 and 31 December
- National holidays and holidays in the state of Bavaria

Orders received by the bank after the specified cut-off times are processed as though they were received on the following banking business day.

The customer can use their payment card at any time. The definition of business days only concerns the processing of the payment transaction by the bank.

4. Exchange rate when payment services are rendered in a foreign currency

When customer transactions are carried out in a foreign currency (e.g. incoming and outgoing payments), the Wirecard Bank charges the purchase and sale of foreign currency at the current standard market rates on the settlement date. Purchases and sales of foreign currency that the Wirecard Bank cannot carry out by the settlement deadline (4 p.m. CET) as part of the normal course of business shall be charged at the rate on the next settlement date.

Current exchange rates are available on request from our transactions department (treasury@wirecard.com).

With regard to payments in foreign currencies resulting from the use of cards (e.g. girocard), the international card organisation in question will generally convert the amount into euros at the exchange rate it has set and charge the bank in euros.

The cardholder must reimburse the bank for this amount. The cardholder will be notified of the foreign currency exchange, the amount in euros and the resulting exchange rate. This rate also represents the reference exchange rate. Changes to the exchange rates set by the card organisations will become effective immediately and without prior notice. The authoritative date for charging for the foreign currency exchange is the next possible settlement date of the card organisation based on the submission of the exchange by the card acceptance point at the bank.

5. Information on the processing of personal data pursuant to Regulation (EU) 2015/847

Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds is intended to prevent, detect and investigate money laundering and terrorist financing in transfers of funds. It forces the bank to verify and transfer information on the client (the payer) and the beneficiary (the payee) when carrying out fund transfers. This information consists of the name and unique identifier of the payer and payee as well as the address of the payer. With regard to fund transfers within the European Economic Area, the address of the payer does not initially have to be passed on, although in some cases the payment service provider of the payee can request this information. When disclosing the name and potentially address, the bank uses the data in its system to meet the statutory requirements. The Regulation ensures that the payment traffic data sets always make it clear who the payer and payee are. This also means that the bank is obliged to verify payment data, respond to queries from other banks regarding the identity of the payer or payee and, if prompted to do so, disclose this information to the relevant authorities.



D. Deposit protection, complaints, out-of-court dispute resolution

1. Deposit protection

The bank is a member of the Deposit Protection Fund (Einlagensicherungsfonds) of the Association of German Banks (Bundesverband deutscher Banken) and the Compensation Scheme of German Private Banks (Entschädigungseinrichtung deutscher Banken GmbH). Bearer bonds issued by the bank are not covered. For further information, please consult no. 20 of our General Business Conditions, our depositor information and the website of the Compensation Scheme of German Private Banks (www.edb-banken.de).

2. Complaints

Although we take the greatest of care and remain focused on the needs of our customers when providing our banking services on a daily basis, shortfalls cannot be completely ruled out in exceptional cases. We have provided a variety of ways for you to contact us to resolve your issue so as to clear up such discrepancies as quickly as possible, as they are highly unpleasant for you and us alike.

Please contact our service hotline: Tel.: +49 (0)30 300 110 600
(Your telephone provider may charge you for calls made to the German landline.)

Alternatively, the Complaints Management of Wirecard Bank AG is a central point of contact available at the following address:

Wirecard Bank AG
Beschwerdemanagement
Einsteinring 35
85609 Aschheim
Germany
E-Mail: complaints@wirecardbank.com

3. Out-of-court complaint procedure and dispute resolution

The bank participates in the dispute resolution scheme run by the consumer arbitration body 'ombudsman of private banks' (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. Complaints should be addressed in writing (e.g. by letter, fax or email) to Ombudsmann der privaten Banken, Geschäftsstelle, Postfach 04 03 07, 10062 Berlin, Germany; fax: +49 (0)30 1663 3169; email: ombudsmann@bdb.de.

In addition, customers may make complaints at any time in writing or orally on the record to Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Straße 108, 53117 Bonn, Germany, about breaches by the bank of the German Payment Services Supervision Act (Zahlungsdienststeaufsichtsgesetz – ZAG), Sections 675c–676c of the German Civil Code or Article 248 of the Introductory Act to the German Civil Code (Einführungsgesetz zum Bürgerlichen Gesetzbuch – EGBGB).

The European Commission has set up a European Online Dispute Resolution (ODR) Platform at: <http://ec.europa.eu/consumers/odr/>. Consumers can use the ODR Platform for out-of-court resolution of a dispute arising from online contracts with a company domiciled in the EU.



- ¹ We will notify you of changes to the general information in the manner you agreed with Wirecard Bank AG or through your bank statements.
- ² Is only charged if bookings are carried out upon customer request and free from errors. Negative and corrective bookings due to an erroneous booking are free of charge.
- ³ The fee is only charged if the mobile TAN is used to carry out a payment or security order authorised by the customer.
- ⁴ Depending on the number of sheets. Prices apply for postage within Germany.
- ⁵ The account is kept on the basis of credit.
- ⁶ Possible currencies on request.
- ⁷ Section 675f n (5), sentence 2 of the BGB will not be applied. The fee does not apply if the currency account is opened in euros as a sub-account of a corporate account. The fee will be repaid, if the application is rejected.
- ⁸ The intraday statements are created at 09:00, 11:00, 14:00 and 18:00 CET plus end-of-day statement. The fee per intraday statement is for a maximum of 200 transactions. Customized pricing to allow for more transactions is available on request.
- ⁹ An overdraft is the overdrawing of the current account without a line of credit or beyond the agreed overdraft facility which is accepted by the bank for a short period of time.
- ¹⁰ This fee is only charged if, in breach of his duties of care, the customer fails to notify the bank immediately of a change of address (no. 11 (1) GTC). The customer is expressly free to provide evidence that no damage occurred or that the damage was significantly less than the lump sum in question.
- ¹¹ Consumers according to the German Civil Code.
- ¹² ATM operators can charge fees that will be charged in addition to the withdrawal amount. The ATM operator shall agree the amount of this direct customer fee with the cardholder at the machine prior to withdrawal of the amount. This charge is deemed to be accepted on completion of the withdrawal. This fee will not be reimbursed by Wirecard Bank AG.
- ¹³ The European Economic Area (EEA) currently includes: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.
- ¹⁴ The conversion of foreign currencies is based on the exchange rates determined by Mastercard International.
- ¹⁵ Only possible for corporate customers.
- ¹⁶ Will be delivered by an external service provider. For details and orders please contact: treasury@wirecard.com
- ¹⁷ These limits only apply within the agreed payment frame of each card. We have no influence over any monetary limits (per use) set by the ATM operator.
- ¹⁸ SEPA - Single Euro Payments Area: includes the European Union member states, Iceland, Liechtenstein, Norway as well as Andorra, Guernsey, Isle of Man, Jersey, Monaco, Saint-Pierre and Miquelon, San Marino, Switzerland and Vatican City State. Within the payment area you can pay easily, quickly and securely either by SEPA credit transfer and SEPA direct debit. The fees are only charged if bookings are carried out upon customer request and free from errors. Negative and corrective bookings due to an erroneous booking are free of charge.
- ¹⁹ The fees are only charged if bookings are carried out upon customer request and free from errors. Negative and corrective bookings due to an erroneous booking are free of charge. Internal bank transfers (from one account at Wirecard Bank AG to another account at Wirecard Bank AG) are exempt from the fee structure in general. No fees will be charged here.
- ²⁰ Does not apply to incoming transfers within Germany and from other states from the European Economic Area (EEA) in euros or in other EEA currencies.
- ²¹ A fee is only charged if Wirecard Bank AG was not responsible for the circumstances leading to the reversal/change.
- ²² According to Section 675 n (1), sentence 3, of the German Civil Code.
- ²³ See 'Banking business days' section.
- ²⁴ Central European Time.

