

PREPAID TRIO

Set-up fee	incl. girocard/Maestro card, Visa prepaid card, eBanking Software	EUR	39.00
Account management	per month	EUR	9.90
Account management fee for new customers (starting from the 1/3/2016):	per month	EUR	6.95
Account management fee (incl. Visa and girocard/Maestro card)			

PAPER-BASED AND ELECTRONIC TRANSACTIONS

Interest rate	within approved credit line		18.90 %
Interest rate ²	above approved credit line		18.90 %
Paperless transactions	per transaction	EUR	0.75
<small>(not applicable for transactions not initiated by customer)</small>			
Domestic & SEPA EUR Express Transfer (same day)		EUR	25.00
Domestic & SEPA EUR Transfer manually (Standard)		EUR	7.50
International Transfer Standard (SWIFT)*	Debit	EUR	35.00
International Credit (SWIFT)*		EUR	10.00
Domestic Cheque Remittance/Submission per cheque		EUR	25.00

ADDITIONAL SERVICES

Set Up/Change of Standing Order	one-time	EUR	5.00
Remittance Recall ⁵ /Change ⁵ /Investigation foreign ⁶ /SEPA		EUR	75.00
Remittance Recall ⁵ /Change ⁵ /Investigation national ⁶		EUR	15.00
Electronic account statements	Postage costs for the postal delivery of account statements	EUR	0.70
eBanking			free of charge
Fee for Short Message Service mobileTAN ⁷		EUR	0.35/SMS
Account Statement (duplicate)		EUR	7.50

GIROCARD/VISA CARD

Cash withdrawals from ATM (Visa prepaid card)	limit EUR 1,000.00 daily	EUR	5.00
Cash withdrawals from ATM (girocard/Maestro card)		EUR	0.00 ¹
girocard/Maestro card	per month	EUR	2.50
Visa prepaid card			free of charge
Visa prepaid card	top up		free of charge
Fees for VISA transactions in the EU region (currency EUR ³)			0.00% ⁴

* To this purpose, please note our cutoff times:

www.wirecardbank.com/fileadmin/user_upload/wirecardbank/fileuploads/Dokumente_English/Business_Customer_EN/Anlage-Cutoffzeiten_Dornach_EN.pdf

¹ Fee depends on correspondent bank / ATM-Operator.

² Interest refers to a temporary and permissible overdraft of the current account without an approved line of credit, or an overdraft that exceeds the approved line of credit.

³ Foreign currencies are converted according to the conversion rates provided by Visa International

⁴ For transactions outside the EU and in non-EU currency a fee of 1.5% of the billing amount will be applied.

⁵ 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.

⁶ Invoicing shall only take place if Wirecard Bank AG is not responsible for circumstances requiring further investigation

⁷ For free authorisation of payments, you can use Sm@rt TAN Plus. You will need a TAN generator for this. We recommend using the Sm@rt-TAN plus from Kobil.

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 / 300 110 600

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.bankenombudsman.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 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

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.

Valid as of 19 February 2016