

List of charges and services

Valid from March 01, 2025

PLEASE NOTE:
THE ENGLISH VERSION SERVES INFORMATION PURPOSES ONLY. THE GERMAN VERSION ALONE IS LEGALLY BINDING.

This list of charges and services applies to the business relationship of the customer with NORD/LB and "Braunschweigische Landessparkasse" (BLSK), a subsidiary of NORD/LB with partial legal capacity. Pursuant to § 13 of the government agreement with NORD/LB, all rights and obligations pertaining to BLSK are applicable to NORD/LB. Any declarations issued or received by BLSK are effective for and against NORD/LB.

- **Section A:**
General information on Norddeutsche Landesbank
- **Section B:**
Current account and payment transactions
- **Section C:**
Savings and securities
- **Section D:**
Loans
- **Section E:**
Others

Pursuant to section 17.3 of its general terms and conditions, the bank may charge an appropriate fee in accordance with statutory provisions for services which are not the object of an agreement or not included in the list of charges and services and whose performance, under the circumstances, can only be expected against the payment of a fee.

Such a fee may only be charged if the services are provided on behalf of the customer or in the customer's presumed interest.

Pursuant to section 17.4 of its general terms and conditions, the bank will not charge any fees for services it is already compelled to provide by law or based on a contractual accessory obligation or that it provides in its own interests, unless they are legally permitted and levied in keeping with the statutory regulations.

List of charges and services

Valid from March 01, 2025

NORD/LB

Zum wahren Nutzen.

 **Braunschweigische
Landessparkasse**

Ein Unternehmen der NORD/LB

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NORD/LB

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A. General information on NORD/LB

Possible changes of this general information will be communicated to the customer by the bank either directly or in the account statement.

I. Name and address of the bank

Norddeutsche Landesbank Girozentrale including its "Braunschweigische Landessparkasse" institute with partial legal capacity
Friedrichswall 10
30159 Hannover
Germany
Telephone: +49 511/361-0
Fax: +49 511/361-2502
E-mail: info@nordlb.de

II. Competent supervisory authorities

Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht),
Graurheindorfer Str. 108, 53117 Bonn and Marie-Curie-Str. 24 - 28, 60439 Frankfurt am Main
(Internet: www.bafin.de)

European Central Bank, Sonnemannstr. 20, 60314 Frankfurt am Main
Postal address: European Central Bank, 60640 Frankfurt am Main
(Internet: www.ecb.europa.eu)

III. Entries in the register of companies

Hannover Magistrates' Court	TRE 26247
Braunschweig Magistrates' Court	TRE 10261
Stendal Magistrates' Court	TRE 22150

IV. Contract language

The prevailing language in the business relations with the customer is German.

V. Out-of-court dispute settlement and other complaint options

Disputes with Norddeutsche Landesbank -Girozentrale- can also be referred to the consumer mediation office at the Association of German Public Banks (Bundesverband Öffentlicher Banken Deutschlands, VÖB). The request needs to be sent to the following address in text form:

Verbraucherschlichtungsstelle beim
Bundesverband Öffentlicher Banken Deutschlands (VÖB)
Postfach 11 02 72
10832 Berlin
Internet: www.voeb.de

The details are subject to the mediation service's rules of procedure, which are available upon request.

Norddeutsche Landesbank -Girozentrale- is willing to take part in mediation proceedings before this recognized consumer mediation body.

The European Commission has established a European online dispute resolution platform at <https://ec.europa.eu/consumers/odr/>. Consumers can use this online dispute resolution platform for the out-of-court settlement of disputes arising from purchase or service contracts they have entered into.

A. General information on NORD/LB

The bank's e-mail address is:

info@nordlb.de

The Federal Financial Supervisory Authority (BaFin) provides the following information at https://www.bafin.de/DE/Verbraucher/BeschwerdenStreitschlichtung/BeiBaFinbeschwerden/BeiBaFinbeschwerden_node.html for information on complaints about supervised companies.

For alleged infringements of

- the German Payment Services Supervisory Act (Zahlungsdiensteaufsichtsgesetz)
- Sections 675c to 676c of the German Civil Code, or
- Section 248 of the Introductory Act for the German Civil Code,

a complaint can also be lodged with the Federal Financial Supervisory Authority in writing, electronic or on the record, stating the facts of the case and the grounds for the complaint.

The addresses are:

Bundesanstalt für Finanzdienstleistungsaufsicht
(German Federal Financial Supervisory Authority)
Graurheindorfer Str. 108
53117 Bonn

or

Marie-Curie-Str. 24 – 28
60439 Frankfurt am Main

Such cases additionally also allow complaints to be lodged directly at Norddeutsche Landesbank -Girozentrale- (see section A.I above for name and address). Norddeutsche Landesbank -Girozentrale- will reply to complaints in text form (e.g. by letter, fax, e-mail).

VI. Information on the processing of personal data under the EU Fund Transfer Regulation

The "Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023 on information accompanying transfers of funds and certain crypto-assets" (EU Funds Transfer Regulation) serves the purpose of preventing, detecting and investigating money laundering and terrorist financing in connection with transfers of funds/crypto-assets. It obliges the savings bank/state bank to check and transmit information on the payer and payee when executing money transfers. This information consists of the name, customer identifier and, if applicable, the Legal Entity Identifier (LEI) or, in its absence, an available equivalent official identifier of the payer and payee and the address of the payer. In the case of transfers of funds within the European Economic Area, the forwarding of the address and the LEI may be waived, but this information may be requested by the payee's payment service provider. When providing the name and, where applicable, address, LEI (or, in the absence thereof, an available equivalent official identifier), the Sparkasse/Landesbank uses the data stored in its systems in order to comply with legal requirements. The regulation ensures that the payer and payee can always be clearly determined from the payment transaction data records themselves. This also means that the savings bank/state bank must check payment data, answer queries from other credit institutions regarding the identity of the payer or payee and make this data available to the competent authorities on request.

VII. Information on sales tax

VAT needs to be added to the quoted prices within the meaning of the Value Added Tax Act in case of the VAT liability option with companies.

B. Current accounts and payment transactions

I. Current accounts

Service

Price in euros

1. pricing models for private accounts (wage, salary and pension accounts)

Services typical for business and corporate customers (including payment transaction orders via data centres and electronically submitted orders with/without electronic signature) are priced analogously to the "BusinessGiroS" business account model in accordance with item B I 2. and item B I 4..

Note:

For services not listed, fees will be charged in accordance with Chapters B.I.4, 6, 7, 8, B.II., B.III. and E.

Private account models	PrivatGiro S****	PrivatGiro M****	PrivatGiro L
Monthly basic price (account management)	3,90	6,90	12,90
Execution of a payment transaction *,**	0,25	0,00	0,00
Online banking order, real-time transfer via online banking order **,***	0,25	0,00	0,00
Self-service terminal order, real-time transfer via self-service terminal order **,***	1,00	1,00	0,00
Paper-based order / order via customer service centre paper-based real-time transfer **,***	2,00	2,00	0,00
Cash deposit at the cash desk per booking (acceptance of coins see B II 4.1.)	2,00	2,00	2,00, monthly 4 free items
Cash withdrawal at the cash desk per booking	2,00	2,00	2,00, monthly 4 free items
Account statement KAD	1,00	1,00	1,00, monthly 4 free items
Account statement Electronic mailbox	0,00	0,00	0,00
Deposits and withdrawals at ATMs per transaction	1,00, monthly 4 free items per deposit and payment	1,00, monthly 4 free items per deposit and payment	1,00, monthly 4 free items per deposit and payment
Issue of a debit card each additional debit card - including Apple Pay and mobile payment with Android with digital debit card	1 debit card included € 12.00 p.a.	1 debit card included € 12.00 p.a.	1 debit card included € 12.00 p.a.

Capital account:

Account management is free of charge if there is no more than one capital account held for the same holder. From the second capital account managed for the same holder, we charge a monthly basic fee (account management) of currently EUR 3.00. (valid for new business from 1 February 2020). For further charges, see the currently valid List of Prices and Services, under B I 1.

* Applies to the execution of payment transactions on the account by standing order, direct debit, cheque or using a debit card as well as credits from transfers, direct debits and debit card transactions.

** Only charged if the bookings are made as agreed and on behalf of the customer. No fee is charged for incorrect bookings or correction and cancellation bookings.

*** e.g. transfers, setting up standing orders; cancellations of standing orders are free of charge.

**** Current accounts for pupils, trainees, students and volunteers are managed in PrivatGiro M and receive the following discounts on the monthly basic price (account management) and on item prices, 18-21 years = 100%, 22-24 years = 75%, 25-26 years = 50%, 27 years no discount.

*****This account model is also available as a basic account in accordance with §30 ZKG.

B. Current accounts and payment transactions

GiroAktiv, GiroAktivPlus and GiroInklusiv models only apply to existing business with contracts concluded by 31 January 2025; no new contracts possible from 1 February 2025

Services specific to business customers (e.g. payment transaction orders via computer centres and electronically submitted orders with/without electronic signature) are chargeable in keeping with the "BusinessGiroS" business account model as per sections B.I.2 and B.I.4.

Note:

Unlisted services are subject to the fees detailed in sections B.I.4, 6, 7, 8, B.II, B.III and E.

Private account models	<u>GiroAktiv</u>	<u>GiroAktivPlus</u>	<u>GiroInklusiv</u>
Monthly basic fee (account maintenance)	€ 1.50 (waived if the salary, wage or pension payments received amount to € 1,500 as a minimum)	€ 2.50	€ 9.00 *****
Execution of a payment transaction *,**	€ 0.15	€ 0.20	€ 0.00
Online banking order**,***	€ 0.15	€ 0.20	€ 0.00
SS terminal order**,***	€ 2.00	€ 0.20	€ 0.00
Paper-based order / order via customer service centre**,***,	€ 2.00	€ 1.00	€ 0.00
Cash deposits at an account with a debit balance at the counter, per transaction (see B.II.4.1 for acceptance of coinage)	€ 1.00	€ 1.00	€ 0.00
Cash deposits at an account with a credit balance at the counter, per transaction (see B.II.4.1 for acceptance of coinage)	€ 1.00	€ 1.00	€ 0.00
Cash withdrawals at the counter, per transaction	€ 1.00	€ 1.00	€ 0.00
Provision of a debit card Each further debit card - including Apple Pay and mobile payment with Android with digital debit card	1 debit card all-in € 7.50 p.a.	1 debit card all-in € 7.50 p.a.	2 debit cards all-in € 7.50 p.a.

Capital account:

The account is managed free of charge, provided that the account does not exceed a capital account managed for the same holder. From the second capital account, which is managed for the same holder, we charge a monthly basic price (account management) of currently EUR 3.00 (valid for new business from 01.02.2020). For further fees, see the currently valid list of prices and services, under B I 1.

* Applies to the execution of payment transactions for the account by means of standing orders, direct debit, cheque or debit card, as well as credits from transfers, direct debits and debit card transactions.

** Only charged if the transactions are performed as agreed and at the customer's request. No fee is charged for erroneous, corrective or reversal transactions.

*** e.g. bank transfers, setup of standing orders; the cancellation of standing orders is free of charge.

***** Current accounts for schoolchildren, students and volunteers are managed in GiroInklusiv and receive a 100% discount on the monthly basic fee (account maintenance), up to the age of 27 at most.

B. Current accounts and payment transactions

2. Price models for business accounts

Note:

Unlisted services are subject to the fees detailed in sections B.I.4, 6, 7, 8; B.II.; B.III. and E.

Business account models	BusinessGiro S	BusinessGiro M	BusinessGiro L
Monthly basic fee (account maintenance)	10,00 €	15,00 €	30,00 €
Posting items paperless , (e.g. bank transfer, direct debits, direct debits, credit notes)	0,40 €	0,30 €	0,16 €
Posting items paper-based , (e.g. bank transfer)	2,50 €	2,50€	2,50 €
Posting items Cash deposit and cash withdrawal ATMs (acceptance of coins see B II 4.1.)	1,00 € 4 free items per month	1,00 € 4 free items per month	1,00 € 4 free items per month
Posting items Cash deposit and cash withdrawal Cash desk (acceptance of coins see B II 4.1.)	4,00€	4,00 €	4,00 €
Self-service orders (e.g. transfers, standing orders)	1,50 €	1,50 €	1,50 €
EC cash credit (terminal)	0,15 €	0,15 €	0,15 €
Account statement at KAD	1,00 €	1,00 €	1,00 €
Debit card First issue of a debit card per account each additional debit card	6,00 € 6,00 €	6,00 € 6,00 €	0,00 € 6,00 €
Orders via the Business Service Centre (e.g. standing orders)	2,50€	2,50 €	2,50 € €
Collective order (also real-time transfer) per order per item	0,40 € 0,40 €	0,30 € 0,30 €	0,16 € 0,16 €
Miscellaneous Chargeback returns (plus third-party fees and interest equalisation)	3,00 €	3,00 €	3,00 €

The price per booking is only charged if the booking is made on behalf of or in the interest of the customer.

B. Current accounts and payment transactions

Insolvency administrator accounts/ Escrow accounts	BusinessGiro S (Alt)
Monthly basic price (account management)	7,00 €
Posting items paper-based* and paperless**, (e.g. bank transfer, direct debits, credit notes)	0,35 €
Posting items Cash deposit and cash withdrawal ATMs, cash desk (For acceptance of coins, see B II 4.1.)	0,35 €
Debit card	0,00 €
First issue of a debit card per account	7,50 €
each additional debit card	7,50 €
Miscellaneous	
Chargeback returns (plus third-party fees and interest equalisation)	3,00 €
Standing orders**	
Opening, amendment	2,50 €
- paper-based*, order via Business Service Centre	2,50 €
- Home banking, self-service terminal*	0,50 €

The price per booking is only charged if the booking is made on behalf of or in the interest of the customer.

* from 05.10.25 also as a real-time transfer

** also as real-time transfer

B. Current accounts and payment transactions

The prices listed below for the BusinessGiro S, M and L models only apply to existing business with an account opening date up to and including 31 January 2025; no new business is possible from 1 February 2025.

Business account models	BusinessGiro S	BusinessGiro M	BusinessGiro L
Monthly basic fee (account maintenance)	€ 7.00	€ 10.00	€ 25.00
Book entries, paper-based* and paperless** (e.g. transfer orders, direct debits, credit entries)	€ 0.35	€ 0.25	€ 0.15
Book entries, cash deposits and cash withdrawals ATM, counter (see B.II.4.1 for acceptance of coinage)	€ 0.35	€ 0.25	€ 0.15
Debit cards First debit card per account	€ 0.00	€ 0.00	€ 0.00
Each further debit card	€ 7.50	€ 7.50	€ 7.50
Others Reversal debits of returns (plus third-party costs and interest adjustment)	€ 3.00	€ 3.00	€ 3.00
Standing orders** Setup, changes			
- paper-based*, orders via business service centre	€ 2.50	€ 2.50	€ 2.50
- Home banking, SS terminal*	€ 0.50	€ 0.50	€ 0.50

The price per book entry will only be charged for entries provided at the customer's request or in the customer's interest.

The insolvency administrator accounts and escrow accounts are managed in the BusinessGiroS pricing model.

* from 05.10.25 also as a real-time transfer

** also as real-time transfer

B. Current accounts and payment transactions

Models 1 - 4 are only applicable to existing business; no new business possible

Model 1: *BusinessDirect*

Model 2: *BusinessEconomy*

Model 3: *BusinessClassic*

Model 4: *BusinessDirect Corporates*

	Model 1	Model 2	Model 3	Model 4
Monthly basic fee	€ 5.00	€ 10.00	€ 15.00	€ 2.50
Number of free cash transactions per month (cash deposit or withdrawal)	5, each further cash transaction € 2.00*	20, each further cash transaction € 2.00*	5, each further cash transaction € 2.00*	5, each further cash transac- tion € 2.00*
<u>Paperless payment transactions</u>				
Home banking, SS units				
Individual orders (from 09.01.2025 also real-time transfers)	€ 0.14	€ 0.18	€ 0.25	€ 0.14
Collective orders (from 09.01.2025 also real-time transfers)				
• per order ¹	€ 0.30	€ 0.30	€ 0.30	€ 0.30
• per item	€ 0.10	€ 0.13	€ 0.20	€ 0.10
Other electronic presentations				
• per order ¹ without EA ²	€ 3.00	€ 3.00	€ 3.00	€ 3.00
• per order ¹ with EA ²	€ 1.50	€ 1.50	€ 1.50	€ 1.50
• per item	€ 0.05	€ 0.08	€ 0.15	€ 0.05
Other paperless transactions (e.g. debit entry, transfer credit note)	€ 0.05	€ 0.08	€ 0.15	€ 0.05
<u>Paper-based payment transactions</u>				
Individual transfer	€ 1.50	€ 1.50	€ 0.75	€ 1.50
Cheque collection/direct debit				
• per order	€ 1.50	€ 1.50	€ 1.00	€ 1.50
• per item	€ 1.00	€ 1.00	€ 0.50	€ 1.00
Encashment of cheques	€ 1.00	€ 1.00	€ 1.00	€ 1.00
Others				
Standing orders				
• Setup, changes	€ 2.50	€ 2.50	€ 2.50	€ 2.50
• Home banking / SS terminal	€ 0.50	€ 0.50	€ 0.50	€ 0.50
Debit card (see B.II.3.2 for further applicable fees)	€ 7.50	€ 7.50	€ 7.50	€ 7.50

¹ For debit entries, one order is charged per equivalent value (= credit value in the presenter's account).

² EA = electronic authorization (signature)

* Only charged for entries provided at the customer's request or in the customer's interest.

B. Current accounts and payment transactions

3. Price models for foreign currency accounts

Note:

Unlisted services are subject to the fees detailed in sections B.I.4, 6, 8; B.II.; B.III. and E.

at non-banks € 7.50
per started month

4. Account statements (per transaction) Private and business accounts

Preparation and provision/delivery in the agreed form and frequency by the agreed procedure (currently statement printer or electronic mailbox) free

Mailing of account statements as agreed with and/or requested by the customer:

– Daily, weekly, fortnightly or monthly statement € 1.00 plus postage

Mailing of account statements and balances of account not retrieved at the statement printer after 35 days postage costs

Preparation and provision/delivery of an account statement duplicate at the customer's request* € 7.50

The bank will inform the customer about the execution of payment transactions in the form agreed for account information once a month as a minimum³.

The manner and intervals of this information can be separately agreed with customers who are not consumers.

5. Balance of accounts Private and business accounts

Balances of account are always prepared and sent for free.

This does not apply to the creation and provision of duplicates at the customer's request (insofar as due to circumstances the customer is answerable for).

6. Tolerated overdrafts

For utilisations of the account that exceed the credit balance and, if applicable, a granted account overdraft (tolerated overdrafts), the contractually agreed overdraft interest is payable. Overdraft interest is payable. If no agreement has been made in the contract, the overdraft interest rates listed in the overdraft interest listed in the price list; this also applies to entrepreneurs.

In the case of consumer loan agreements, the statutory provisions shall also apply.

* insofar as due to circumstances the customer is answerable for

³ Payment transactions especially include

- cash deposits (in payment accounts) or
- cash withdrawals from payment accounts, and
- money transfers (to other payment accounts) involving
 - direct debits,
 - bank transfers, or
 - payment transactions using a debit card or similar instrument.

B. Current accounts and payment transactions

7. Account alarm

Alarm for EEA currency invoice fee (account alarm "EEA currency") free

[Valid from 05.10.2025]

Notification for real-time transfer ("Real-time transfer" account alarm) to the payer via

- E-Mail free

Push message (via mobile banking app) free

Note:

The following account alarms do not fulfill any legal information requirements.

The fees below will only be charged in the absence of other agreements for the selected account model as per sections B.I.1 to B.I.3.

Notification for real-time transfer (account alarm "real-time transfer")

[Valid from 05.10.2025: to the payee] via

- E-mail free

- Push message (via mobile banking app) free

Notification of other events (without account alarm "EEA Currency" and "real-time bank transfer") by

- E-mail free

- Push message (via mobile banking app) free

8. Fees for debiting agreed payments within the bank

- Due loan instalments free

- Due savings instalments free

- Locker rental fee

For price, see Chapter B I 1, item "Execution of a payment transaction".

9. Provision of fee schedules as per Payment Accounts Act

We provide consumers with fee schedules as per Payment Accounts Act annually from the first business day of a year for the preceding calendar year and upon contract termination. Please contact the bank to request fee schedules.

10. Other services

Return debit of debit entries presented for collection

• For payers at NORD/LB € 3.00

• For payers at other banks € 3.00 plus third-party costs

Return debit of cheques presented for collection

• For payers at NORD/LB € 5.00

• For payers at other banks € 5.00 plus third-party costs

B. Current accounts and payment transactions

II. Provision of payment services

Note:

The fees below will only be charged in the absence of other agreements for the selected account model as per sections B.I.1 to B.I.3.

1. Transfers

[Gültig bis 04.10.2025:

Transfers meeting instant payment conditions are limited to 100.000 euros regardless of the credit balance or credit line provided. This maximum may be additionally lowered by agreed transaction limits.

[Valid from 05.10.2025:

Amount limits for transfers

Transfer orders are possible within the limits of the available account balance and a granted account overdraft without an amount limit, provided no transaction limits (e.g. for online banking, Wero, etc.) have been agreed. The customer may - within the scope of the agreed drawing limit - determine at his sole discretion a maximum amount that can be sent by real-time transfer. This can be set either per day or per payment transaction and can be changed at any time before a real-time transfer order is issued. It applies to all authorised persons (account holder, authorised representatives, representatives of the account holder) jointly for each account.

1.1 Transfers within Germany and to other EEA countries⁴ in euro or other EEA currencies⁵

– Transfers in euros

Valid from 05.10.2025: WERO payment order	10 seconds maximum
giropay payment order	20 seconds maximum

– Transfers in other EEA currencies

Paperless transfer orders ⁷	4 business days maximum
Paper-based transfer orders ⁸	4 business days maximum

b) Transfer execution fees

The payer and payee are required to pay the transfer fees charged by their respective payment service provider.

⁴ Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

⁵ The EEA currencies currently include: euro, Bulgarian lev, Danish krone, Icelandic krona, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (only for Liechtenstein), Czech koruna, Hungarian forint.

B. Current accounts and payment transactions

1.1.1 Transfer orders

The Bank's business days and cut-off times are set out in Chapter B Section II.7.

a) Execution deadlines

If the Bank is obliged to execute the transfer order, it shall ensure that the transfer amount is received by the payee's payment service provider within the following periods (calculated from receipt of the transfer order by the Bank or from determination of the executability of a real-time credit transfer/real-time credit transfer):

– Bank transfer in Euro

Paperless transfer order ⁶	max. 1 business day
Documented transfer order ⁷	max. 2 business days
Valid until 04.10.2025: Real-time transfer order	max. 20 seconds ⁸
Valid from 05.10.2025: Real-time transfer order	max. 10 seconds ⁹
Valid until 04.10.2025: WERO payment order	max. 20 seconds ¹⁰
Valid from 05.10.2025: WERO payment order giropay payment order	max. 10 seconds ¹¹ max. 20 seconds ¹²

– Transfers in other EEA currencies

Paperless transfer order ¹³	max. 4 business days
Documented transfer order ¹⁴	max. 4 business days

b) Charges for the execution of credit transfers

In the case of a credit transfer, the payer and payee shall each bear the charges levied by their payment service provider.

⁶ Paperless: Transfer via self-service terminal, online banking or remote data transmission (RDT).

⁷ Documented: Transfer by form, collective file with accompanying note, including service with computer centres (SRZ) by entrepreneurs.

⁸ Provided that the payee's payment service provider accepts such real-time transfers and confirms them to the bank in due time.

⁹ Provided that the payee's payment service provider accepts such real-time transfers and confirms them to the bank in due time.

¹⁰ Provided that the payee's payment service provider accepts such real-time transfers as Wero payment orders and confirms them to the bank in due time.

¹¹ Provided that the payee's payment service provider accepts such real-time transfers as Wero payment orders and confirms them to the bank in due time.

¹² As soon as the execution conditions have been met.

¹³ Paperless: Transfer via self-service terminal, online banking or remote data transmission (RDT). (DFÜ).

¹⁴ Documented: Transfer by form, collective file with accompanying note, including service with computer centres (SRZ) by entrepreneurs.

B. Current accounts and payment transactions

aa) Transfers in the account currency

The payer is charged the following fees¹⁵:

Transfer type	Modalities: per transfer				
	from current account				
	paper-based ¹⁶	paperless ¹⁷	by standing order	by express transfer	
				on paper	paperless
SEPA Euro transfers with IBAN within the bank (bank transfers)	See price model in sections B I.1 and B.I.2			€ 12.00	€ 5.00 per order, € 1.50 per item
SEPA Euro transfers with IBAN to other payment service providers (bank transfers)					
Transfers in other EEA currencies to other payment service providers	1.5 ‰ or € 15.00 minimum*	1.5 ‰ or € 10.00 minimum*	1.5 ‰ or € 10.00 minimum*	1.5 ‰ or € 15.00 minimum plus € 5.00*	1.5 ‰ or € 10.00 minimum plus € 5.00*
Euro-Express payments online (bank transfers)		€ 10.00			
real-time transfers new accounts	Valid from 01.10.2025 See price models chapter B I Ziffer 1 und 2	See price models chapter B I Ziffer 1 und 2	Valid from 01.10.2025 See price models chapter B I Ziffer 1 und 2	n/a	n/a
Old / existing accounts until 31.01.2025	n/a	n/a	n/a		
giropay/ Kwitt-money send (transfers) - TAN-authorized	n/a	See price model in sections B I.1 and B.I.2	n/a	n/a	n/a
- TAN-free area		free			
Wero payment function(s) "send money", "reply to money request", "donate money" (bank transfer)	n/a	free	n/a	n/a	n/a

* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country.

€ 10.00

¹⁵ The payment service provider will only charge fees if the transfer has been initiated and authorized by the payer and the payment service provider has executed the payment order correctly.

¹⁶ Paper-based: Transfers using forms, aggregate files with advice note, including computer centre services (CCS) by contractors.

¹⁷ Paperless: Transfers via self-service terminal, online banking or electronic data interchange (EDI), Euro Express payment online only by online banking

B. Current accounts and payment transactions

bb) Transfers in currencies other than the account currency

The payer is charged the following fees for transfers with currency conversion:

Fees¹⁸

Transfer type	Fee					
	paper-based transfer	paperless transfer	by standing order	by express transfer		
				on paper	paperless	by standing order
Transfers in currencies other than EEA currencies	1.5 ‰ or € 15.00 minimum*	1.5 ‰ or € 10.00 minimum*	1.5 ‰ or € 10.00 minimum*	1.5 ‰ or € 15.00 minimum plus € 5.00*	1.5 ‰ or € 10.00 minimum plus € 5.00*	1.5 ‰ or € 10.00 minimum plus € 5.00*
	plus 0.25 ‰ brokerage each, € 2.00 minimum					

* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country.

€ 10.00

cc) Special rules for explicit other instructions by the payer

Payers giving this explicit instruction are charged all transfer fees (OUR).

Fees¹⁹

Transfer amount	Fee (including brokerage)
up to € 25,000.00	€ 20.00
from € 25,000.01	€ 40.00
from € 50,000.01	€ 60.00

If such an instruction by the payer is not executable, the payer and payee each pay the fees charged by their payment service provider (SHARE).

¹⁸ The payment service provider will only charge fees if the transfer has been initiated and authorized by the payer and the payment service provider has executed the payment order correctly.

* insofar as due to circumstances the customer is answerable for

** plus third-party fees

¹⁹ The payment service provider will only charge fees if the transfer has been initiated and authorized by the payer and the payment service provider has executed the payment order correctly.

B. Current accounts and payment transactions

c) Other fees

Justified rejection of a transfer order's execution by the bank ²⁰	
– by mail	postage
Processing of transfer cancellations after the cancellation period	
– within the savings bank finance group	€ 10.00
– at other payment service providers	€ 10.00
– for international transfers**	€ 30.00
Replacement of transfers provided with incorrect payee information by the customer	
– within the savings bank finance group	€ 10.00
– at other payment service providers	€ 10.00
– for international transfers**	€ 30.00
Note: The payee's institute may charge additional fees.	
Complaint handling for existing transfers in international transactions incl. TARGET2- and foreign currency payments. Recalls, changes and/or complements to a payment order* **; recall, modification and/or additions to an OFAC/embargo request**	€ 30.00
Notification of payment orders	
– Notification of the payer or bank of the payee	€ 7.50
Standing order: setup/change at the customer's request	€ 0.00*
Duplicates	
Creation of duplicate international transaction orders*	
– per duplicate	€ 5.00

²⁰ This fee is only charged for the justified refusal to execute an authorized transfer order.

B. Current accounts and payment transactions

1.1.2 Crediting of transfers

The transfer amount will be made available immediately after the amount has been credited to the bank's account, in the case of a real-time transfer within 10 seconds of receipt of the payment order by the payer's payment service provider.

The bank charges the following fees for incoming transfers²¹:

Crediting of a bank transfer	Fee in euros
SEPA Euro transfers with IBAN within the bank	see price models in sections B.I.1 and B.I.2
Euro transfers without IBAN information from a payment service provider within the EEA	
SEPA Euro transfers with IBAN from another payment service provider	see price models in sections B.I.1 and B.I.2
real-time transfers with IBAN in euros	see price models in sections B.I.1 and B.I.2
giropay / Kwitt-money send (transfer)	free
Wero-payment function (s) "send money", "reply to money request", "donate money" (bank transfer)	free
Transfers in other EEA currencies from another payment service provider	≤ 15.00 – 0.00 > 15.00 – 1‰, € 7.50 minimum, € 100.00 maximum
Express transfers (TARGET) with IBAN in euros from another payment service provider outside Germany	see price models in sections B.I.1 and B.I.2
Express transfers in other EEA currencies	≤ 15.00 – 0.00 > 15.00 – 1‰, € 7.50 minimum, € 100.00 maximum, plus € 5.00 per transaction

Note:

In addition to the fees detailed above, transfer orders received in other account currencies are subject to the following fee (incl. brokerage): 0.25 ‰, € 2.00 minimum.

There will be no charge if the payer covers the fees due for the transfer.

²¹ The payment service provider will only charge fees if the transfer has been initiated and authorized by the payer and the payment service provider has executed the payment order correctly.

B. Current accounts and payment transactions

1.2 Transfers within Germany and to other EEA countries²² in non-EEA currencies (third-country currencies)²³ and all transfers to non-EEA countries (third countries)²⁴

1.2.1 Transfer orders

a) Completion times

Transfers are effected as soon as possible.

For real-time credit transfers in euro to SEPA member states and territories outside the EEA (SEPA third countries)²⁵ the maximum execution time is 20 seconds²⁶ valid till 04.10.2025 and valid from 05.10.2025 10 seconds.²⁷

b) Transfer execution fees

aa) Transfers within Germany and to other EEA countries in non-EEA currencies (third-country currencies)

The payer and payee are required to pay the transfer fees charged by their respective payment service provider.

The payer can choose from the following fee options:

- the payer and payee each pay the fees charged by their payment service provider (SHARE)
- the payer covers all fees (OUR)

Note:

- With the "SHARE" fee option, intermediate payment service providers and the payee's payment service provider may subtract additional fees from the transferred amount.

aaa) The payer is charged the following fees for transfers in the account currency:

Transfer type	Transfer modalities		
	per SHARE transfer		
	paper-based transfer	paperless transfer	by standing order
SEPA transfer in euros with	See price model in sections B I.1 and B.I.2		
Transfers in account currency	1.50 ‰, € 15.00 minimum*	1.50 ‰, € 10.00 minimum*	1.50 ‰, € 10.00 minimum*

* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country. € 10.00

Surcharge/additional fee for express execution (with SHARE or OUR option) € 5.00

²² Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

²³ e.g. US-dollars.

²⁴ Third countries are all countries outside the European Economic Area (EEA)

²⁵ These currently include: Andorra, Gibraltar, Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre and Miquelon, Vatican city, United Kingdom and Northern Ireland.

²⁶ Provided that the payee's payment service provider accepts such real-time transfers and confirms them to the bank in due time..

²⁷ Provided that the payee's payment service provider accepts such real-time transfers and confirms them to the bank in due time..

B. Current accounts and payment transactions

bbb) The payer is charged the following fees for transfers with currency conversion:

Transfer type	Transfer modalities		
	per SHARE transfer		
	paper-based transfer	paperless transfer	by standing order
SEPA transfer in euros with IBAN/BIC to Switzerland	See price model in sections B I.1 and B.I.2		
Real time transfer in euros with IBAN/BIC to Switzerland	See price model in sections B I.1 and B.I.2		
Transfers in other currencies than the account currency	1.50 ‰, € 15.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*	1.50 ‰, € 10.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*	1.50 ‰, € 10.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*

* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country. € 10.00

Surcharge/additional fee for express execution (with SHARE or OUR option) € 5.00

ccc) Special rules for explicit other instructions by the payer

Payers giving this explicit instruction are charged all transfer fees (OUR).

If such an instruction by the payer is not executable, the payer and payee each pay the fees charged by their payment service provider (SHARE).

With the **OUR** option, the payer is charged the following additional fees:

Transfer amount	Fee
up to € 25,000.00	€ 20.00
from € 25,000.01	€ 40.00
from € 50,000.01	€ 60.00

bb) Transfers to non-EEA countries (third countries)

aaa) Fee payment

The payer can choose from the following options:

- 0: The payer and payee each pay the fees charged by their payment service provider (SHARE)
- 1: Payer covers all fees (OUR)
- 2: Payee covers all fees (BEN)

Note:

- With the "0" fee option, intermediate payment service providers and the payee's payment service provider may subtract additional fees from the transferred amount.
- With the "2" fee option, all involved payment service providers may subtract fees from the transferred amount.

B. Current accounts and payment transactions

bbb) Fees

Transfer type	Transfer modalities		
	per SHARE transfer		
	paper-based transfer	paperless transfer	by standing order
SEPA transfer in euros with IBAN/BIC to Switzerland	See price model in sections B I.1 and B.I.2		
Real time transfer in euros with IBAN/BIC to Switzerland	See price model in sections B I.1 and B.I.2		
Transfers in account currency	1.50 ‰, € 15.00 minimum*	1.50 ‰, € 10.00 minimum*	1.50 ‰, € 10.00 minimum*
Transfers in currencies other than the account currency	1.50 ‰, € 15.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*	1.50 ‰, € 10.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*	1.50 ‰, € 10.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*

* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country. € 10.00

Surcharge/additional fee for express execution (with SHARE or OUR option) € 5.00

Payers giving this explicit instruction are charged all transfer fees (OUR).

If such an instruction by the payer is not executable, the payer and payee each pay the fees charged by their payment service provider (SHARE).

With the **OUR** option, the payer is charged the following additional fees:

Transfer amount	Fee
up to € 25,000.00	€ 20.00
from € 25,000.01	€ 40.00
from € 50,000.01	€ 60.00

c) Other fees

Price in euros

Justified rejection of a transfer order's execution by the bank ²⁸

– by mail Porto

Processing of transfer cancellations after the cancellation period

– within the savings bank finance group € 10.00

– at other payment service providers € 10.00

– for international transfers** € 30.00

Replacement of transfers provided with incorrect payee information by the customer

– within the savings bank finance group € 10.00

– at other payment service providers € 10.00

– for international transfers** € 30.00

Note: The payee's institute may charge additional fees.

²⁸ This fee is only charged for the justified refusal to execute an authorized transfer order.

** plus third-party fees

B. Current accounts and payment transactions

Complaint handling for existing transfers in international transactions incl. TARGET2- and foreign currency payments. Recalls, changes and/or complements to a payment order* **; recall, modification and/or additions to an OFAC/embargo request**	€ 30.00
Notification of payment orders	
– Notification of the payer or bank of the payee	€ 7.50
Duplicates	
Creation of duplicate international transaction orders*	
– per duplicate	€ 5.00
Standing order: setup/change at the customer's request	€ 0.00

1.2.2 Crediting of transfers

The transfer amount will be made available immediately after the amount has been credited to the bank's account, in the case of a real-time transfer within 10 seconds of receipt of the payment order by the payer's payment service provider.

a) Fee payment

Arising fees are charged in keeping with the fee option agreed between the payer and his/her bank. The following fee options are available:

- 0: The payer and payee each pay the fees charged by their payment service provider (SHARE)
- 1: Payer covers all fees (OUR)
- 2: Payee covers all fees (BEN)

Note:

- With the "0" fee option, intermediate payment service providers and the payee's payment service provider may subtract additional fees from the transferred amount.
- With the "2" fee option, all involved payment service providers may subtract fees from the transferred amount

b) Fees²⁹

With fee options "0" or "2", the bank will charge the following fees for the crediting of a bank transfer, which are subtracted from the transferred amount:

Transfer credit from	Transfer amount	Fee
SEPA transfer in euros with IBAN/BIC from Switzerland	see price models in sections B.I.1 and B.I.2	
Real Time transfer in euros with IBAN/BIC from Switzerland	see price models in sections B.I.1 and B.I.2	
Transfer in account currency from another payment service provider	≤ € 15.00 > € 15.00	€ 0.00 1.00 ‰, € 7.50 minimum, € 100.00 maximum
Transfer in currencies other than the account currency from another payment service provider	≤ € 15.00 > € 15.00	€ 0.00 1.00 ‰, € 7.50 minimum, € 100.00 maximum, plus 0.25 ‰ brokerage, € 2.00 minimum

* insofar as due to circumstances the customer is answerable for

** plus third-party fees

²⁹ The payment service provider will only charge fees if the transfer has been credited as agreed and performed by the payment service provider correctly

B. Current accounts and payment transactions

2. Direct debits

2.1 Direct debits within Germany and from other EEA countries³⁰

2.1.1 SEPA Basic debits

a) Completion time

The bank ensures that the debited amount is received by the payee's payment service provider on the due date.

b) Fees for direct debit redemptions³¹

Direct debit redemption see price models in sections B.I.1 and B.I.2

Direct debit redemption from presentation	Fee in euros
SEPA direct debit within the bank	see price models in sections B.I.1 and B.I.2
SEPA direct debit from another payment service provider	see price models in sections B.I.1 and B.I.2

c) Other fees

Justified rejection of a SEPA Basic transfer order's execution by the bank³²

– by mail postage

Information about the non-redemption of a SEPA Basic debit due to blocking by the payer

– by mail postage

Processing of mandate cancellations provided on the day of the debit entry

free

2.1.2 SEPA Company debits

a) Completion time

The bank ensures that the debited amount is received by the payee's payment service provider on the due date.

b) Fees for direct debit redemptions³³

Direct debit redemption see price models in sections B.I.1 and B.I.2

Acceptance of confirmations concerning the issuance/amendment of a SEPA Company direct debit mandate free

Processing of mandate cancellations provided on the day of the debit entry free

Direct debit redemption upon presentation	Fee in euros
SEPA direct debit within the bank	see price models in sections B.I.1 and B.I.2
SEPA direct debit from another payment service provider	see price models in sections B.I.1 and B.I.2

³⁰ Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (French part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

³¹ These fees only become due if the direct debit redemption has been correctly performed and authorized.

³² This fee is only charged for the justified refusal to execute an authorized SEPA Basic debit for lack of account coverage.

³³ These fees only become due if the direct debit redemption has been correctly performed and authorized.

B. Current accounts and payment transactions

c) Other fees

Justified rejection of a SEPA Company transfer order's execution by the bank
– by mail postage

Processing of mandate cancellations provided on the day of the debit entry free

2.2 Direct debits from other countries

Completion times

Direct debits are effected as soon as possible.

2.2.1 SEPA Basic debits

a) Fees for direct debit redemptions³⁴

Direct debit redemption for submissions from	Fee in euros
SEPA third countries ³⁵	see price models in sections B.I.1 and B.I.2

b) Other fees

Justified rejection of a transfer order's execution by the bank
– by mail postage

Processing of mandate cancellations provided on the day of the debit entry free

2.2.2 SEPA Company debits

a) Fees for direct debit redemptions³⁶

Direct debit redemption for presentations from	Fee in euros
SEPA third countries ³⁷	see price models in sections B.I.1 and B.I.2

b) Other fees

Justified rejection of a SEPA Basic transfer order's execution by the bank
– by mail postage

Processing of mandate cancellations provided on the day of the debit entry free

³⁴ These fees only become due if the direct debit redemption has been correctly performed and authorized.

³⁵ These currently include: Andorra, Gibraltar, Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre and Miquelon, Vatican city, United Kingdom and Northern Ireland.

³⁶ These fees only become due if the direct debit redemption has been correctly performed and authorized.

³⁷ These currently include: Andorra, Gibraltar, Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre and Miquelon, Vatican city, United Kingdom and Northern Ireland.

B. Current accounts and payment transactions

2.3 Presentation deadlines for SEPA direct debits

2.3.1 SEPA Basic debits

For non-recurring and recurring direct debits: no earlier than 14 calendar days or later than 2 business days before the SEPA Basic direct debit

2.3.2 SEPA Company debits

For non-recurring and recurring direct debits: no earlier than 14 calendar days or later than 2 business days before the SEPA Basic direct debit

2.4 Direct debit redemption³⁸

2.4.1 Fees in the SEPA Basic direct debit process

- a) Individual direct debit orders see price models in sections B.I.1 and B.I.2
- b) Collective orders see price models in sections B.I.1 and B.I.2
 - plus per included debit see price models in sections B.I.1 and B.I.2

2.4.2 Fees in the SEPA Company direct debit process

- a) Individual direct debit orders see price models in sections B.I.1 and B.I.2
- c) Collective orders see price models in sections B.I.1 and B.I.2
 - plus per included debit see price models in sections B.I.1 and B.I.2

³⁸ Fees only become due for the ordered and correct execution.

B. Current accounts and payment transactions

3. Card-based payment transactions

3.1 Mastercard/Visa Card products (credit and debit cards)³⁹

a) Provision of a Mastercard/Visa Card (credit card)

Monthly price

for private customers

- including Apple Pay and Android mobile payment with Mastercard/
Visa digital card products (credit or debit cards)

Mastercard Standard / Visa Standard € 3.00

Only for customers of Braunschweigische Landessparkasse and in addition to the price for card:

Choice of motif € 0.25

If an existing credit card is converted, additional one-time fee for a new credit card € 21.00

Mastercard Gold / Visa Gold € 7.00

Only for customers of Braunschweigische Landessparkasse and in addition to the price for card:

Choice of motif € 0.25

If an existing credit card is converted, additional one-time fee for a new credit card € 21.00

Mastercard Platinum / Visa Platinum
– Annual price € 200.00

for business customers (commercial cards)

Mastercard Business Card One / Visa Business Card One € 3.50

For all Visa Business Card One and only for our customers of Braunschweigische Landessparkasse also for Mastercard Business Card One and in addition to the price for card

Motif selection catalogue € 0.25

If an existing credit card is converted, additional one-time fee for a new credit card € 21.00

Company-specific choice of motif € 0.25

Plus one-time setup fee per motif € 259.00

If an existing credit card is converted, additional one-time fee for a new credit card € 21.00

Mastercard Business Card One Gold / Visa Business Card One Gold € 8.00

For all Visa Business Card One Gold and only for our customers of Braunschweigische Landessparkasse also for Mastercard Business Card One Gold and in addition to the price for card

Motif selection catalogue € 0.25

If an existing credit card is converted, additional one-time fee for a new credit card € 21.00

³⁹ The fees in sections 3.1 b) to n) below apply to all our listed Mastercard and Visa Card products insofar as no other arrangement is applied to the specific card.

B. Current accounts and payment transactions

	Company-specific choice of motif	€ 0.25
	Plus one-time setup fee per motif	€ 259.00
	If an existing credit card is converted, additional one-time fee for a new credit card	€ 21.00
b)	Provision of a basic Mastercard / basic Visa (debit card)	
	Monthly price	
	Mastercard / Visa basic	€ 2.00
	in addition to the price for card	
	Choice of motif	€ 0.25
	If an existing credit card is converted, additional one-time fee for a new credit card	€ 21.00
c)	Subject to alteration	
d)	Subject to alteration	
e)	Provision of a replacement Mastercard/Visa Card (credit or debit card) as agreed at the customer's request	€ 7.50
	- for a damaged Mastercard/Visa Card if due to circumstances the customer is answerable for	
	- due to name change	
	- due to forgotten PIN	
	- for a lost, stolen Mastercard/Visa Card, Mastercard/Visa Card used fraudulently or otherwise without authorization ⁴¹	
f)	Mailing of uncollected card statements for a Mastercard/Visa Card (credit and debit card) ⁴⁰	postage
g)	Creation and provision of a duplicate card statement for a Mastercard/Visa Card (credit and debit card) at the customer's request (insofar as due to circumstances the customer is answerable for) per statement – by mail	€ 7.50
h)	Blocking of a Mastercard/Visa Card (credit and debit card) at the request and in the interest of the customer (The stop notice as per credit and debit card conditions and subsequent blocking are free)	free
i)	Mastercard/Visa Card (credit and debit card) use for euro⁴¹ payments in the EEA^{42 44}	free

⁴⁰ Credit card statement provision in the agreed manner is free. Balances of account are always created and provided for free.

⁴¹ The currency in which the payment transaction reaches the service provider engaged by the Sparkasse is decisive for the price calculation. This means that if a card payment is initiated in a foreign currency and then converted into euros before it reaches the service provider engaged by the Sparkasse, this payment transaction will be billed as a payment in euros.

⁴² Retailers may charge a fee for Mastercard payments.

B. Current accounts and payment transactions

j)	Mastercard/Visa Card (credit and debit card) use for foreign currency⁴³ payments in the EEA⁴⁴ - in EEA foreign currency ⁴⁵ Currency conversion fee ⁴⁶	2 % of the payment amount
k)	Mastercard/Visa Card (credit and debit card) use for foreign currency payments³⁶ outside the EEA Currency conversion fee	2 % of the payment amount
l)	Cash withdrawals with the Mastercard/Visa Card (credit and debit card) (see section B.II.3.4)	
m)	Provision of an activation PIN as agreed for a non-blocked Mastercard/Visa Card (credit and debit card) at the customer's request insofar as due to circumstances the customer is answerable for (e.g. forgotten PIN) Note: Card holders can customize their PIN as desired at the bank's ATMs for free.	free
n)	Voucher procurement (retailer)⁴⁷	€ 7.50
o)	Cash emergency service⁴⁸	€ 100.00
p)	Internet subscription termination	€ 15.00

⁴³ The currency in which the payment transaction reaches the service provider engaged by the Sparkasse is decisive for the price calculation. This means that if a card payment is initiated in a foreign currency or converted into a foreign currency before it reaches the service provider engaged by the Sparkasse, this payment transaction will be billed as a payment in this foreign currency. For conversion, see No. II.6.1. of this chapter.

⁴⁴ Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

⁴⁵ The EEA foreign currencies currently include: Bulgarian lev, Danish krone, Icelandic krona, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (only for Liechtenstein), Czech koruna, Hungarian forint.

⁴⁶ The conversion of sales in foreign EEA currencies within the EEA is carried out at the last available euro reference exchange rate of the European Central Bank. For the conversion and the relevant date, see point II. 6. of this chapter.

⁴⁷ Free if voucher is procured because of fraudulent use

⁴⁸ Not offered for Mastercard Basis/ Visa Basis (debit card)

B. Current accounts and payment transactions

3.2 Debit cards

- a) **Provision of a debit card (annual price)⁴⁹** € 7.50
 - including Apple Pay and Android mobile payment with digital debit card
- Issue of a debit card (annual fee)**
Private current account (account opening after 31.01.25) € 12.00
Business current account (account opening after 31.01.25) € 6.00
- b) **Daily drawing limits with Sparkassen-Card (Debitcard)⁵⁰**
- The daily credit limit for the Sparkassen-Card (Debitcard) is as follows, depending on use ⁵¹:
- Cash withdrawals ATM's
 - at the bank's own ATMs up to € 2,000.00
 - at other ATMs in Germany up to € 1,000.00
 - at other ATMs abroad up to € 500.00
 - At automated cash points of retailers and service providers⁵²
 - Germany up to € 5,000.00
 - abroad⁵² up to € 2,200.00
 - Entry of transfers at the bank's self-service terminals up to 10,000.00 €
 (price see sections B.I.1 and B.I.2) (prozess-related) € 7.50
- c) **Provision of a replacement debit card as agreed at the customer's request** € 7.50
 - for a damaged debit card if due to circumstances the customer is answerable for
 - due to name change
 - due to forgotten PIN
 - for a lost, stolen debit card, debit card used fraudulently or otherwise without authorization ⁵³
- d) **Blocking of a debit card at the request and in the interest of the customer** free
 (The stop notice as per debit card conditions and subsequent blocking are free.)
- e) **Debit card use for euro³⁴ payments in the EEA⁵⁴** free
- f) **Debit card use for foreign currency³⁶ payments⁵⁵ in the EEA^{Fehler!}** 1.5 % of the payment amount
 Textmarke nicht definiert.
 - in EEA foreign currency⁵⁶
- g) **Debit card use for foreign currency³⁶ payments⁴³ outside the EEA^{Fehler!}** 1.5 % of the payment amount
 Textmarke nicht definiert.
- h) **Cash withdrawals (see section B.II.3.4)**

⁴⁹ The quoted annual price only applies to the additional issuance of a debit card as per price models in sections B.I.1 and B.I.2. .

⁵⁰ Within the financial utilization limit of the account, i.e. within the scope of the account credit balance or previously granted credit of a granted account overdraft, the daily credit limit of the card applies independently for each debit card issued for the account. For changes to the credit limit. The provisions of No. 2 of the GTC shall apply to any changes to the credit limit.

⁵¹ Insofar as the card and the terminals or ATMs are equipped for the respective use.

⁵² Drawing limit may be lower abroad.

⁵³ Only charged if the customer is answerable for the circumstances that led to the card's replacement and the bank is not obliged to issue a replacement card.

⁵⁴ Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

⁵⁵ See section II. 6. of this chapter for exchange rate.

⁵⁶ The EEA foreign currencies currently include: Bulgarian lev, Danish krone, Icelandic krona, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (only for Liechtenstein), Czech koruna, Hungarian forint.

⁵⁷ The conversion of sales in foreign EEA currencies within the EEA is carried out at the last available euro reference exchange rate of the European Central Bank. For the conversion and the relevant date, see point II. 6. of this chapter.

B. Current accounts and payment transactions

- i) **Provision of an activation PIN as agreed for a non-blocked debit card at the customer's request insofar as due to circumstances the customer is answerable for (e.g. forgotten PIN)** free

Note:

Card holders can customize their PIN as desired at the bank's ATMs for free.

B. Current accounts and payment transactions

3.4 Cash withdrawals⁵⁸

a) Cash withdrawals by our customers	at the counter	at the ATM
with our debit card	see price models in sections B.I.1 and B.I.2	see price models in sections B.I.1 and B.I.2
with our Mastercard / Visa Card (credit or debit card)	n/a	2 % of the payment amount, € 5.10 minimum
b) Debit card cash withdrawals by our customers at other payment service providers (within and outside the EEA ⁵⁹)	at the counter	at the ATM
<ul style="list-style-type: none"> at savings and regional banks included in the "Heimatsparkassen" model 	n/a	free
<ul style="list-style-type: none"> at payment service providers in the EEA⁵⁹ charging a direct customer fee⁶⁰: <ul style="list-style-type: none"> - girocard system drawings in euro - drawings in the Maestro- or Visa Debit -System payment systems in euro 	n/a	free
<ul style="list-style-type: none"> at payment service providers in the EEA⁶¹ not charging a direct customer fee⁶²: <ul style="list-style-type: none"> - drawings in the Maestro- or Visa Debit -System payment systems in euro 	n/a	€ 4.60
<ul style="list-style-type: none"> at payment service providers in the EEA in the Maestro- or Visa Debit -System payment systems <ul style="list-style-type: none"> in EEA foreign currency⁵⁷ plus currency conversion fee⁶³ 	n/a	€ 4.60 1.5 % of the payment amount
<ul style="list-style-type: none"> at service providers outside the EEA in the Maestro- or Visa Debit -System payment systems⁵⁵ 	n/a	€ 7.50

⁵⁸ These charges are only levied if the cash withdrawal was executed and authorized without error.

⁵⁹ Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

⁶⁰ The direct customer fee is agreed between the service provider operating the ATM and the card holder at the ATM before the withdrawal is paid out.

⁶¹ Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

⁶² We are regularly charged a so-called interbank fee as the card issuer in these cases.

⁶³ The conversion of sales in foreign EEA currencies within the EEA is carried out at the last available euro reference exchange rate of the European Central Bank. For the conversion and the relevant date, see point II. 6. of this chapter.

B. Current accounts and payment transactions

c)	Cash withdrawals with Mastercard/Visa Card products (credit and debit card) at other payment service providers by our customers outside the EEA ⁵³	at the counter	at the ATM
	at banks in Germany	3 % of the payment amount, € 5.10 minimum	2 % of the payment amount, € 5.10 minimum
	at banks abroad	3 % of the payment amount, € 5.10 minimum,	free

A 2 % currency conversion fee^{55 56} is chargeable for cash withdrawals outside the EEA^{53 55} and at banks within the EEA^{53 56} in foreign currencies.

ATM operators may charge you additional fees.

3.5 Completion time

The (debit and credit) card payment will be received by the payee's payment service provider within the following periods:

Card payments in euro within the EEA	1 business day maximum
Card payments within the EEA in other EEA currencies ⁶⁴ than euro	4 business days maximum
Card payments outside the EEA regardless of the currency	The card payment will be effected as soon as possible.

Please see section B.II.7 for the bank's business days.

⁶⁴ The EEA foreign currencies currently include: Bulgarian lev, Danish krone, Icelandic krona, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (only for Liechtenstein), Czech koruna, Hungarian forint.

B. Current accounts and payment transactions

4. Payment form and cash transactions⁶⁵

4.1 Cash deposits

Coin money deposits

Acceptance of coins at the counter or self-service coin acceptor up to 50 coins per account and day
account and day, see price models in Chapter B I, sections 1 and 2 2,00€ maximum

- Acceptance of coins in a safebag at the counter, per safebag zzgl. 7,00 €
- Acceptance of coins at the self-service coin deposit machine, per deposit transaction zzgl. 7,00 €

⁶⁵ These fees are only charged if the payment form or cash transaction has been correctly performed and authorized.

B. Current accounts and payment transactions

5. Online, electronic banking* and Wero

5.1 Online banking (PIN/TAN/FinTS)

- | | | |
|---|---------|----------------|
| • Provision of online banking access | monthly | free |
| • Provision of pushTAN ⁶⁶ | | |
| – per pushTAN | | currently free |
| • Provision of a Banking-Card independent of an account for use in online banking | annual | € 7,50 |

5.2 Electronic banking for businesses

Access management for EBICS

- | | | |
|---|--|-------------------------|
| • Setup: EBICS-customer ID | | by individual agreement |
| • Setup: EBICS-User | | by individual agreement |
| • Setup: EBICS-accountnr | | by individual agreement |
| • Setup/ modification/ deletion: EBICS Inventory data | | by individual agreement |
| • Assignment: EBICS-account and User | | by individual agreement |

Additional provision of account information via EBICS at the customer's request⁶⁷

- | | | |
|---|---------|-------------------------|
| • Electronic advice (MT 942/camt052) per account and delivery/backup procedure | monthly | by individual agreement |
| • Electronic account statement resp. sales delivery (MT 940/camt053) – for business current accounts per account | monthly | € 10,00 |
| • Electronic account statement resp. sales delivery (MT 940/camt053) per account number and delivery/backup procedure, e.g. for DATEV | monthly | € 10,00 |

Provision of transaction information in camt.054 format

Per order

Per item

- | | |
|--|--------|
| • BusinessClassic, BusinessGiro S | € 5.00 |
| • BusinessEconomy, BusinessGiro M | € 0.15 |
| • BusinessDirect, BusinessDirect Corporates, | € 0.08 |
| • BusinessGiro L | € 0.05 |

Cash Pooling (S-Zentral)

Implementation Cash Pooling

Supporting the central liquidity management for S-Zentral customers:

- | | |
|---|---|
| • per Zentralgirokonto (main account) | by individual agreement |
| • per Servicegirokonto (subsidiary account) | by individual agreement/monthly minimum € 20.45 |

⁶⁶ Only charged if the TAN or the push TAN message has been requested by the customer, the payment order has been given by the customer with the provided TAN or the release in the app, and been received by the bank.

⁶⁷ The following applies to consumers and customers who are not consumers and where no other agreement has been entered into: Account statement provision in the agreed form, frequency and process is free. Balances of account are always created and provided for free. This does not apply to the creation and provision of duplicates at the customer's request (insofar as due to circumstances the customer is answerable for)

B. Current accounts and payment transactions

GlobalCash

- Provision of electronic account statements per account by individual agreement
- Forwarding of electronic account statements per account by individual agreement
- Forwarding of payments to the international SWIFT network in SWIFT format MT 101 per account by individual agreement
- Forwarding of payments from the international SWIFT network in SWIFT format MT 101 per account by individual agreement

5.3 Payment services by electronic banking/FinTS⁶⁸

- Orders by ELKO or EBICS See price model in section B.I.1
- Express transfers File € 5.00
Data record € 1.50

5.4 Wero

5.4.1. Limits

For the Wero payment functions “send money”, “reply to money request” and “donate money” exist per participating payment account

- a Wero transaction limit of at least 0,50 EUR and a maximum of 1.000 EUR per payment transaction
- a Wero daily limit of EU 2.000 EUR for all Wero payments per day

The maximum amount for Wero payments may be additionally restricted by personal limits, where available.

5.4.2. Charges

The fees for Wero are based on the agreed account price model in accordance with part B.I and, if applicable, in addition from part B.II.

5.4.3. Execution period

see part B. II. 1.1.1. a)

5.4.4. Acceptance Times

see part B. II. 7.

⁶⁸ The payment service provider will only charge fees for transfers initiated and authorized by the payer and correctly executed by the payment service provider. Direct debit redemption fees are only chargeable for the ordered and correct execution.

B. Current accounts and payment transactions

6. Exchange rate for payment services provided in foreign currencies

6.1. Card-based payment services

Sales with the Mastercard/Visa Card (credit card), Mastercard Basis/Visa Basis (debit card) and Sparkassen-Card (debit card) within the EEA⁵³ in foreign currency⁵⁷ will be converted at the last available euro reference exchange rate of the European Central Bank (ECB). The euro reference exchange rates of the ECB are available at https://www.ecb.europa.eu/stats/policy_and_exchange_rates/euro_reference_exchange_rates/html/index.en.html available.

Sales with Mastercard/Visa Card (credit card) and Mastercard Basis/Visa Basis (debit card) in foreign currency outside the EEA and/or in third country¹⁸ currencies are converted at the Mastercard/Visa reference exchange rate. The reference exchange rate set by Mastercard/Visa is published on the homepage of the Bank and/or available on request.

Transactions with the Sparkasse card (debit card) in the Maestro, Visa Debit systems in foreign currencies outside the EEA and/or in third countries' currencies are converted at the Maestro/Cirrus, Visa Debit Plus exchange rates. The Maestro/Cirrus, Visa Debit Plus exchange rates are published on www.helaba.de/CBD-Kursinformationen and/or available on request.

Changes to the respective (reference) exchange rates will take effect immediately and without prior notification. The relevant date for foreign currency conversion is the submission of the sales for settlement by the contracting company. This time does not have to correspond to the time of use of the card.

6.2. Other payment services

Conversions from Euro to foreign currency and from foreign currency to Euro are based on freely traded market rates. These are published on the Bank's homepage or are available on request.

7. Bank business days and acceptance deadlines

Business days are all days where the payment service providers involved in the execution of a payment transaction maintain the business operations required for the payment initiation channel and the executing payment transactions. The bank maintains the business operations required for the payment initiation channel and the payment execution on all working days apart from

- Saturdays
- December 24 and 31
- October 31

In deviation from this

- execution of real-time transfer orders (including Wero payment orders), each calendar day is a business day and for
- cash deposits and withdrawals at own ATMs, each day on which the ATM is operated is a business day

No business operations will take place during the maintenance windows for electronic payment initiation channels. Maintenance windows are communicated via the agreed access channel.

Time from which incoming payment orders are regarded as received on the following business day (cut-off time):

Paperless foreign payment transaction orders by EDI (not applicable to EU standard and SEPA payments)

10:30 a.m. on business days

Other orders:

12 noon on business days

Insofar as no separate rules apply and no other acceptance times are indicated at the actual acceptance facility

Real-time transfers via the agreed payment initiation channels(including Wero payment orders)

There are no acceptance deadlines or cut off times . Every calendar day of the year is a business day around the clock.

B. Current accounts and payment transactions

III. Cheque transactions

Note:

The fees below will only be charged in the absence of other agreements for the selected account model as per sections B.I.1 to B.I.3

1. General price information

Cheque encashment	see price models in sections B.I.1 and B.I.2
Cheque collection (Germany)	see price models in sections B.I.1 and B.I.2
Cheque forms	free
Mailing of cheque forms at the customer's request	postage
Stop orders*	€ 15.00
Stop order extensions*	€ 7.50
Provision of a bank crossed cheque	€ 20.00

Value dates

- Cheque presentations
 - Cut-of time for cheque presentation 09:30 a.m. on business days
 - own bank 1 business day after the transaction day
 - Condition: presentation with "cheque presentation" form
 - other banks 2 business days after the transaction day
 - Subject to receipt
 - Condition: presentation with "cheque presentation" form
 - Collection Transaction day
 - own and other banks 2 business days after the transaction day
 - Subject to receipt
 - Condition: form-based presentation of NORD/LB and other bank cheques, irrespective of the form
 - Collection Transaction day
 - Cheque encashment Transaction day

* This fee is not chargeable with consumers.

B. Current accounts and payment transactions

2. International cheque transactions

2.1 Cheque payments to foreign countries⁶⁹

Cheque type	Cheque modalities	
	per cheque	
	paper-based order	paperless order
Per order cheque issued by NORD/LB in the account currency	1.5 ‰, € 15.00 minimum, plus € 10.00	1.5 ‰, € 10.00 minimum, plus € 10.00
Per order cheque issued by NORD/LB in another than the account currency	1.5 ‰, € 15.00 minimum, plus € 10.00, plus 0.25 ‰ brokerage, € 2.00 minimum	1.5 ‰, € 10.00 minimum, plus € 10.00, plus 0.25 ‰ brokerage, € 2.00 minimum
Per cheque made out by the customer in euro	1.5 ‰, € 15.00 minimum	./.

2.2 Cheque payments from abroad

Cheque type	Cheque modalities	
	per cheque presenter	
	amount thresholds	fees
Cheques presented by the customer in the account currency subject to being honoured	≤ € 25.00	€ 0.00
	≤ € 5,000.00	€ 12.00
	> € 5,000.00	1.5 ‰, € 15.00 minimum
Cheques presented by the customer in another than the account currency subject to being honoured	≤ € 25.00	€ 0.00
	≤ € 5,000.00	€ 12.00, plus 0.25 ‰ brokerage, € 2.00 minimum
	> € 5,000.00	1.5 ‰, € 15.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum
Cheques presented by the customer in the account currency for collection	unlimited	3 ‰, € 20.00 minimum (plus postage)
Cheques presented by the customer in another than the account currency for collection	unlimited	3 ‰, € 20.00 minimum, plus postage, plus 0.25 ‰ brokerage, € 2.00 minimum

c) Other fees

Reminders – each –
 (to the foreign bank for unpaid collection cheques presented by the customer) € 10.00

2.3 Exchange rates

The conversion from euros into foreign currencies and vice versa is based on freely traded market rates. These are available upon request.

⁶⁹ If the fee is not payable by the foreign payee/payer according to the order.

C. Savings and securities

Service

Price in euros

I. Savings account

1. Password agreement

free

2. Interest start and end (value date)

- First day of interest accruing
- Last day of interest accruing

Day of the amount
being credited
Day before the with-
drawal date

C. Savings and securities

II. Securities

1. Custodian services

	Klassik – securities account management by consultant, online or at the customer service centre	Direkt – online securities account management
• Basic annual fee per account	€ 20.00	€ 10.00
• Volume-based fee (based on the portfolio's market/nominal value p.a. and the settlement amount with zero coupon bonds. NORD/LB bonds and SIP funds are free of charge).	0.150 %	0.150 %
• Other securities (closed real estate funds and types without market value, per individual claim p. a.)	€ 6.00	€ 6.00
• Statement of account and debiting	quarterly	quarterly

Special services at the customer's request

– Duplicates (each) ⁷⁰	€ 25.00	€ 25.00
– Security account statement during the year (per item and statement) ⁶⁴	€ 1.00 € 25.00 minimum	€ 1.00 € 25.00 minimum
– Transfer of registered shares (per transfer)	€ 25.00	€ 25.00
– Application for withholding tax refund - per application procedure	50,00 € plus external costs	50,00 € plus external costs

Individual separation (only for business customers)

In addition, we also offer separation into individual customer accounts. Please also see the further information on the protection of customer assets (next section).

The separation into individual customer accounts calls for joint planning and coordinated activities (negotiation of corresponding IT system adjustments, etc.). A possible onboarding process will need to be individually tailored to your separation requirements against this background. The duration and cost of the onboarding are also based on these requirements.

We reflect the expenses from ongoing costs in an own turnover and account management fee based on your transactions. We would be happy to tailor a proposal for this to your requirements

Securities account transfer

third-party costs only third-party costs only

Third-party banking (for business customers only)
Use of the NORD/LB Clearstream account (FFM and Lux) for securities settlement with third-party banks

up to 100,00 € per individual transaction

⁷⁰ Insofar as due to circumstances the customer is answerable for

C. Savings and securities

2. Actual securities

– Deposit (per type)	€ 100.00	€ 100.00
– Later realization of subscription rights (per transaction)	€ 100.00	€ 100.00
– Coupon renewal (interest, profit share and revenue coupons)	€ 100.00	€ 100.00
– Redemption of matured securities (per nominal value and presentation)	1.00 % € 50.00 minimum € 300.00 maximum	1.00 % € 50.00 minimum € 300.00 maximum
– Redemption of interest and dividend coupons (of the gross amount per presentation)	1.00 % € 50.00 minimum € 300.00 maximum	1.00 % € 50.00 minimum € 300.00 maximum
– Procurement of replacement titles per transaction*	€ 100.00	€ 100.00
– Exchange of actual securities (NORD/LB emissions: free)	€ 100.00	€ 100.00

3. Transaction services

3.1 Purchase and sale of securities (transactions via consultants)

- The following rates do not include postage and other expenses.

Shares, certificates, stock warrants, listed investment funds

- Commission (based on market value per transaction) 1.00 %, € 29.90 minimum
- (For savings plans, a reduced minimum fee of € 2.50 per execution applies)

Fixed-interest securities

- Commission (based on nominal value per transaction) 0.50 %, € 29.90 minimum
(on the final amount with zero coupon bonds)

Investment certificates

- from SIP funds, DekaBank and cooperation partners Swissscanto and LODH
 - Purchase at the relevant issue price
 - Sale at the relevant return price

Other domestic and foreign investment certificates

- Purchase at the relevant issue price
- Sale at the relevant return price minus 1 % commission, € 29.90 minimum

3.2 Transaction services ordered by telephone order service (Customer Service Center)

Purchase and sale of securities

- The following rates do not include postage and other expenses.

Classic – securities account management at the consultant, online or at the customer service centre
Direct – online securities account management

* Insofar as due to circumstances the customer is answerable for.

C. Savings and securities

Shares, certificates, stock warrants, listed investment funds

- | | | |
|--|-------------------------|----------------------|
| <ul style="list-style-type: none"> - Commission (based on market value per transaction) - (For savings plans, a reduced minimum fee of € 2.50 per execution applies) | 0.75 %, € 19.90 minimum | 1.00 %, € 29.90 min. |
|--|-------------------------|----------------------|

Fixed-interest securities

- | | | |
|--|----------------------|----------------------|
| <ul style="list-style-type: none"> - Commission (on nominal value per transaction) (on the final amount with zero coupon bonds) | 0.50 %, € 19.90 min. | 0.50 %, € 29.90 min. |
|--|----------------------|----------------------|

Investment certificates

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> - from SIP funds, DekaBank and cooperation partners Swisscanto and LODH - Purchase - Sale | <ul style="list-style-type: none"> at the relevant issue / return price at the relevant issue price at the relevant return price | <ul style="list-style-type: none"> at the relevant issue / return price at the relevant issue price at the relevant return price |
|---|---|---|

Other domestic and foreign investment certificates

- | | | |
|--|---|---|
| <ul style="list-style-type: none"> - Purchase - Sale | <ul style="list-style-type: none"> at the relevant issue price at the return price minus 1.00 % commission, € 19.90 minimum | <ul style="list-style-type: none"> at the relevant issue price at return price minus 1.00 % commission, € 29.90 minimum |
|--|---|---|

3.3 Transaction services ordered online

Purchase and sale of securities

- The following rates do not include postage and other expenses.

Classic – securities account management at the consultant, online or at the customer service centre

Direct – online securities account management

Shares, certificates, stock warrants, listed investment funds

- | | | |
|--|-------------------------|----------------------|
| <ul style="list-style-type: none"> - Commission (based on market value per transaction) - (For savings plans, a reduced minimum fee of € 2,50 per execution applies) | 0.50 %, € 19.90 minimum | 0.35 %, € 14.90 min. |
|--|-------------------------|----------------------|

Fixed-interest securities

- | | | |
|--|-------------------------|----------------------|
| <ul style="list-style-type: none"> - Commission (based on nominal value per transaction) (on the final amount with zero coupon bonds) | 0.25 %, € 19.90 minimum | 0.25 %, € 14.90 min. |
|--|-------------------------|----------------------|

Investment certificates

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> - from SIP funds, DekaBank and cooperation partners Swisscanto and LODH - Purchase - Sale | <ul style="list-style-type: none"> at the relevant issue / return price at the relevant issue price at the relevant return price | <ul style="list-style-type: none"> at the relevant issue / return price at the relevant issue price at the relevant return price |
|---|---|---|

Other domestic and foreign investment certificates

- | | | |
|--|---|---|
| <ul style="list-style-type: none"> - Purchase - Sale | <ul style="list-style-type: none"> at the relevant issue price at the return price minus 0.50 % commission, € 14.90 minimum | <ul style="list-style-type: none"> at the relevant issue price at the return price minus 0.50 % commission, € 14.90 minimum |
|--|---|---|

C. Savings and securities

Capital transactions (all sales channels)

• Subscription/partial right, commission (on market value), from € 50 market value	1.00 %.	€ 19.90 min.	1.00 %.	€ 9.90 min.
• Subscription of new shares, commission (on market value)	1.00 %.	€ 19.90 min.	1.00 %.	€ 9.90 min.
• Subscription of convertible debentures, commission (on market value)	1.00 %.	€ 19.90 min.	1.00 %.	€ 9.90 min.
• Exercising convertible debentures in shares (on nominal value plus surcharge)	1.00 %.	€ 19.90 min.	1.00 %.	€ 9.90 min.
• Exercising stock warrants in shares (on option price)	1.00 %.	€ 19.90 min.	1.00 %.	€ 9.90 min.
• Liquidation proceeds, commission (on market value)	1.00 %.	€ 19.90 min.	1.00 %.	€ 9.90 min.
• Share acquisition in an optional dividend framework	1.00 %.	€ 19.90 min.	1.00 %.	€ 9.90 min.

3.4 Other services

• Setup / change of daily / monthly limits	€ 10.00 each	€ 5.00 each
• Cost allocation fee	Sales in other depositories than the customer portfolio's are subject to a fee. The amount depends on the depository.	
• External costs at exchanges at home and abroad and other trading venues	Various fees, costs and taxes accrue at the respective trading venue. Depending on the exchange and/or security type, especially the trading venue fee (brokerage) may be subject to various assessment bases, or also flat rates. You are welcome to contact your securities consultant for detailed information about the external costs of your individual securities order.	

4. Cost compensation

The compensation of the bank's outlays is based on the statutory regulations.

D.	Loans
-----------	-------

Service

Price in euros

I. Loans

The fees for loan processing services are agreed outside the list of charges and services.

II. Bank guarantees (sureties)

The fees for guarantee (surety) provision processing services are agreed outside the list of charges and services.

E. Miscellaneous

Note:

The fees below will only be charged in the absence of other agreements for the selected account model as per sections B.I.1 to B.I.3.

Service

Price in euros

I. Services provided at the customer's request*

– Telephone calls	€ 0.20 per unit, € 1.00 minimum
– Faxes	€ 2.50 per page
– Photocopies	€ 0.50 per page, € 1.50 min.
– Nachforschungen	
– Enquiries	
• concerning the apparently incorrect execution of payment transactions (insofar as not due to the customer's provision of an incorrect payee ID)	free
• other enquiries*	at cost € 87.71/hour

II. Duplicates requested by the customer*

– each document (where no other provisions of this list of charges and services apply)	€ 7.50
--	--------

III. Bank enquiries at the customer's request

– in Germany	€ 40.00 + VAT
– abroad	€ 50.00 + VAT
– plus external costs and translation costs (if requested)	

IV. Direct delivery of foreign currency and precious metal orders to the customer

- Transport costs for direct delivery of ordered foreign currencies and precious metals to the customer

Flat-rate transport costs: € 8.93

V. Cupboard compartments

The rent is staggered depending on the shelf height **) ***)

bis 75 mm	66,00 €
76 mm bis 100 mm	96,00 €
101 mm bis 150 mm	126,00 €
151 mm bis 200 mm	156,00 €
higher than 200 mm	186,00 €

*) to the extent caused by circumstances for which the customer is responsible

**) Prices are calculated annually in advance in January.

***) The rental price is calculated/billed on a monthly basis. If the rent is not paid by direct debit authorisation to an account with NORD/LB, a processing fee of EUR 6.00 per year will be charged.

* Insofar as due to circumstances the customer is answerable for