

List of charges and services

Valid from 31 October 2018

NORD/LB

Norddeutsche Landesbank Girozentrale

**Braunschweigische
Landessparkasse**

Ein Unternehmen der NORD/LB

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. The present list of charges and services does not apply to the branches Bremen and Oldenburg (business district of the former Bremer Landesbank Kreditanstalt Oldenburg – Girozentrale).

- **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.

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 31 October 2018

NORD/LB

Norddeutsche Landesbank Girozentrale

**Braunschweigische
Landessparkasse**

Ein Unternehmen der NORD/LB

Contents

A. General information on NORD/LB	4
I. Name and address of the bank	4
II. Competent supervisory authorities	4
III. Entries in the register of companies	4
IV. Contract language	4
V. Out-of-court dispute settlement and other complaint options	4
VI. Information on the processing of personal data under the EU Fund Transfer Regulation	5
VII. Information on sales tax	5
B. Current accounts and payment transactions	6
I. Current accounts	6
1. Price models for private accounts (salary, wage and pension accounts)	6
2. Price models for business accounts	7
3. Price models for foreign currency accounts	9
4. Account statements (per transaction) Private and business accounts	9
5. Balance of accounts Private and business accounts	9
6. Tolerated overdrafts	9
7. Account alarm	10
8. Fees for debiting agreed payments within the bank	10
9. Provision of fee schedules as per Payment Accounts Act	10
10. Other services	10
II. Provision of payment services	11
1. Transfers	11
1.1. Transfers within Germany and to other EEA countries in euro or other EEA currencies	11
1.1.1. Transfer orders	11
1.1.2. Crediting of transfers	14
1.2. Transfers within Germany and to other EEA countries in non-EEA currencies (third-country currencies) and all transfers to non-EEA countries (third countries)	15
1.2.1. Transfer orders	15
1.2.2. Crediting of transfers	18
2. Direct debits	19
2.1. Direct debits within Germany and from other EEA countries	19
2.1.1. SEPA Basic debits	19
2.1.2. SEPA Company debits	19
2.2. Direct debits from other countries	20
2.2.1. SEPA Basic debits	20
2.2.2. SEPA Company debits	20
2.3. Presentation deadlines for SEPA direct debits	21
2.3.1. SEPA Basic debits	21
2.3.2. SEPA Company debits	21
2.4. Direct debit redemption	21
2.4.1. Fees in the SEPA Basic direct debit process	21
2.4.2. Fees in the SEPA Company direct debit process	21
3. Card-based payment transactions	22
3.1. Mastercard/Visa Card products (credit and debit cards)	22
3.2. Debit card	25
3.3. Cash card	26

List of charges and services

Valid from 31 October 2018

NORD/LB

Norddeutsche Landesbank Girozentrale

 **Braunschweigische
Landessparkasse**

Ein Unternehmen der NORD/LB

3.4. Cash withdrawals	26
3.5. Completion time.....	27
4. Payment form and cash transactions	28
4.1. Coin money deposits	28
5. Online, electronic and telephone banking	29
5.1. Online banking (PIN/TAN/FinTS)	29
5.2. Electronic banking for businesses.....	29
5.3. Payment services by electronic banking/FinTS	30
5.4. Telephone banking	30
6. Exchange rate for payment services provided in foreign currencies.....	30
7. Bank business days and acceptance deadlines.....	30
III. Cheque transactions.....	31
1. General price information	31
2. International cheque transactions.....	32
2.1. Cheque payments to foreign countries.....	32
2.2. Cheque payments from abroad	32
2.3. Exchange rates.....	32
C. Savings and securities	33
I. Savings account	33
1. Password agreement.....	33
2. Safekeeping of savings books	33
3. Interest start and end (value date)	33
II. Securities	34
1. Custodian services	34
2. Actual securities	35
3. Transaction services.....	35
3.1. Transactions via consultants	35
3.2. Ordered by telephone order service	35
3.3. Ordered online.....	36
3.4. Other services	37
4. Cost compensation.....	37
D. Loans.....	38
I. Loans	38
II. Bank guarantees (sureties).....	38
E. Miscellaneous.....	39
I. Services provided at the customer's request.....	39
II. Duplicates requested by the customer (insofar as due to circumstances the customer is answerable for and not already covered by sections B.I.4, B.I.5, B II.3.1 g, B.II.5.2 or C.II.1	39
III. Bank enquiries at the customer's request	39
IV. Direct delivery of ordered foreign currencies and precious metals to the customer	39

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 <http://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

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.

The addresses are:

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

"Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds" (EU Fund Transfer Regulation) serves the prevention, discovery and investigation of money laundering and terrorism financing in money transfers. It requires us as the bank performing the transfer of funds to check and disclose information on the client (payer) and beneficiary (payee). This information comprises the name and customer ID of the payer and payee and the address of the payer. Disclosure of the payer's address may be initially waived for money transfers within the European Economic Region, but can be requested by the payee's payment service provider if required. We base the name and address information, if required, on the data filed in our systems to meet the statutory requirements. The regulation ensures that the payer and payee can always be uniquely identified from the payment transaction data records themselves. This also means that the bank needs to verify payment data, answer other banks' enquiries about the identity of the payer and payee, and provide these data to the competent authorities upon 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

Service

Price in euros

I. Current accounts

1. Price models for private accounts (salary, wage and pension accounts) All the following private account models are also available as basic accounts as per Payment Accounts Act (Zahlungskontengesetz).

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 / telephone banking order**,***,****	€ 2.00	€ 0.20	€ 0.00
Paper-based order / order via customer service centre**,***,****	€ 2.00	€ 1.00	€ 0.00
Cash deposits and withdrawals at the counter, per transaction (see B.II.4.1 for acceptance of coinage)	€ 1.00	€ 1.00	€ 0.00
Provision of a debit card Each further 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.

* 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.

**** Telephone banking order and order via customer service center: does not apply to the branches Bremen and Oldenburg.

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)	€ 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, telephone banking*, orders via business service centre* - Home banking, SS terminal	€ 2.50 € 0.50	€ 2.50 € 0.50	€ 2.50 € 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.

* Telephone banking order and order via business service center: does not apply to the branches Bremen and Oldenburg.

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, telephone banking, SS units				
Individual orders	€ 0.14	€ 0.18	€ 0.25	€ 0.14
Collective orders				
• 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

The contractual overdraft interest rate will be charged for drawings that are not covered by the account's credit balance or possibly extended credit line (**tolerated overdrafts**). Where no such rate has been agreed in the contract, the overdraft interest shown in the list of charges displayed at the bank applies; business customers currently pay 17.00 % interest p.a. for overdrafts.

Statutory provisions apply supplementarily to consumer loan agreements.

* 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

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.

Notification by

- E-mail free

8. Fees for debiting agreed payments within the bank

- Due loan instalments free

- Due savings instalments free

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

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

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

Transfers meeting instant payment conditions are limited to 15,000 euros regardless of the credit balance or credit line provided. This maximum may be additionally lowered by agreed transaction limits.

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

1.1.1 Transfer orders

Please see section B.II.7 for information on the bank's business days and cut-off times.

a) Completion times

The bank is required to ensure that the transferred amount is received by the payee's payment service provider no later than within the following periods (counting from the order receipt at the bank and/or determination of instant payment executability):

– Transfers in euros

Paperless transfer orders ⁶	1 business day maximum
Paper-based transfer orders ⁷	2 business days maximum
Instant payment orders	20 seconds maximum ⁸

– 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.

aa) Transfers in the account currency

The payer is charged the following fees⁹:

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), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, United Kingdom and Northern Ireland.

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

⁶ Paperless: Transfers via self-service terminal, telephone banking, online banking or electronic data interchange (EDI).

⁷ Paper-based: Transfers using forms, aggregate files with advice note, including computer centre services (CCS) by contractors.

⁸ Insofar as the payee's payment service provider accepts such instant payments and confirms this to the bank in time.

⁹ 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

Transfer type	Modalities: per transfer				
	from current account				
	paper-based ¹⁰	paperless ¹¹	by standing order	by express transfer	
				on paper	paperless
Euro transfers with IBAN within the bank (SEPA transfers)	See price model in sections B I.1 and B.I.2			€ 12.00	€ 5.00 per order, € 1.50 per item
Euro transfers with IBAN to other payment service providers (SEPA 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		€ 10.00			
Instant payments	n/a	€ 0.75	n/a	n/a	n/a
Kwitt transfers - TAN-authorized - TAN-free area	n/a	See price model in sections B I.1 and B.I.2	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

bb) Transfers in currencies other than the account currency

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

Fees¹²

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 € 15.00 minimum*
	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).

¹⁰ Paper-based: Transfers using forms, aggregate files with advice note, including computer centre services (CCS) by contractors.

¹¹ Paperless: Transfers via self-service terminal, telephone banking, online banking or electronic data interchange (EDI), Euro Express payment online only by online banking

¹² 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

Fees¹³

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).

c) Other fees

Justified rejection of a transfer order's execution by the bank¹⁴

– 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* ** € 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*

Paper-based express transfer for cash disbursement

1.50 ‰, €
15.00 minimum,
plus 0.25 ‰ bro-
kerage, € 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

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

Duplicates

Creation of duplicate international transaction orders*

– per duplicate € 5.00

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

** plus third-party fees

¹³ 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.

¹⁴ 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 bank charges the following fees for incoming transfers¹⁵:

Crediting of	Fee in euros
Euro transfers with IBAN within the bank (SEPA transfers)	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	
Euro transfers with IBAN from another payment service provider (SEPA transfer)	see price models in sections B.I.1 and B.I.2
Instant transfer with IBAN in euros	see price models in sections B.I.1 and B.I.2
Kwitt transfer	see price models in sections B.I.1 and B.I.2
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.

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.

B. Current accounts and payment transactions

1.2 Transfers within Germany and to other EEA countries¹⁶ in non-EEA currencies (third-country currencies)¹⁷ and all transfers to non-EEA countries (third countries)¹⁸

1.2.1 Transfer orders

a) Completion times

Transfers are effected as soon as possible.

The maximum completion time for instant transfers in euros to non-EEA countries¹⁹ accepting instant payments amounts to 20 seconds.²⁰

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 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*

* 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

¹⁶ 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), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, United Kingdom and Northern Ireland.

¹⁷ e.g. US-dollars.

¹⁸ Third countries are all countries outside the European Economic Area (EEA)

¹⁹ These currently include Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre and Miquelon

²⁰ Insofar as the payee's payment service provider accepts such instant payments and confirms this to the bank in 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		
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		
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 bank²¹

– 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.

²¹ 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* **	€ 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

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) Fees²²

With fee options "0" or "2", the bank will charge the following fees, 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	
Transfer in account currency from another payment service provider	<p>≤ € 15.00</p> <p>> € 15.00</p>	<p>€ 0.00</p> <p>1.00 ‰,</p> <p>€ 7.50 minimum, € 100.00 maximum</p>
Transfer in currencies other than the account currency from another payment service provider	<p>≤ € 15.00</p> <p>> € 15.00</p>	<p>€ 0.00</p> <p>1.00 ‰,</p> <p>€ 7.50 minimum, € 100.00 maximum, plus 0.25 ‰ brokerage, € 2.00 minimum</p>

²² 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 countries²³

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 redemptions²⁴

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 bank²⁵

– 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 redemptions²⁶

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

²³ 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), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, United Kingdom and Northern Ireland.

²⁴ These fees only become due if the direct debit redemption has been correctly performed and authorized.

²⁵ This fee is only charged for the justified refusal to execute an authorized SEPA Basic debit for lack of account coverage.

²⁶ These fees only become due if the direct debit redemption has been correctly performed and authorized.

B. Current accounts and payment transactions

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

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 redemptions²⁷

Direct debit redemption for submissions from	Fee in euros
Switzerland	see price models in sections B.I.1 and B.I.2
Monaco	see price models in sections B.I.1 and B.I.2
San Marino	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 redemptions²⁸

Direct debit redemption for presentations from	Fee in euros
Switzerland	see price models in sections B.I.1 and B.I.2
Monaco	see price models in sections B.I.1 and B.I.2
San Marino	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

²⁷ These fees only become due if the direct debit redemption has been correctly performed and authorized.

²⁸ These fees only become due if the direct debit redemption has been correctly performed and authorized.

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 redemption²⁹

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

²⁹ 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)³⁰

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

Monthly fees

for private customers

Mastercard / Visa Standard

€ 3.00

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

Choice of motif

€ 0.25

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

€ 21.00

Mastercard / Visa Gold

€ 7.00

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

Choice of motif

€ 0.25

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

€ 21.00

Mastercard / Visa Platinum

– Annual fee

€ 200.00

Digital credit card

free

for business customers (commercial cards)

Mastercard / Visa Business Card One

€ 3.50

Only for customers of Braunschweigische Landessparkasse and in addition to the fee

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 / Visa Business Card One Gold

€ 8.00

Only for customers of Braunschweigische Landessparkasse and in addition to the fee

Motif selection catalogue

€ 0.25

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

€ 21.00

³⁰ 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

Mastercard / Visa Business Card	€ 3.50
Company imprint, b/w, one-time	€ 199.00
Company imprint, colour, one-time	€ 249.00
If an existing credit card is converted, additional one-time fee for a new credit card	€ 21.00

Only for customers of Braunschweigische Landessparkasse and in addition to the fee 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 / Visa Business Card Gold	€ 8.00
Company imprint, b/w, one-time	€ 199.00
Company imprint, colour, one-time	€ 249.00
If an existing credit card is converted, additional one-time fee for a new credit card	€ 21.00

Only for customers of Braunschweigische Landessparkasse and in addition to the fee 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 Corporate Card	€ 8.00
Company imprint, b/w, one-time	€ 199.00
Company imprint, colour, one-time	€ 249.00
If an existing credit card is converted, additional one-time fee for a new credit card	€ 21.00

b) Provision of a basic Mastercard / Visa Card (debit card)

Monthly fees

Mastercard / Visa basic	€ 2.00
Only for customers of Braunschweigische Landessparkasse and in addition to the fee	
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

B. Current accounts and payment transactions

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	
f)	Mailing of uncollected card statements for a Mastercard/Visa Card (credit and debit card) ³¹	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
	– by electronic mailbox	free
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 euro payments in the EEA ^{32 45}	free
j)	Mastercard/Visa Card (credit and debit card) use for foreign currency payments in the EEA ^{33 45}	1.5 % of the payment amount
k)	Mastercard/Visa Card (credit and debit card) use for foreign currency payments outside the EEA ³⁴	1.5 % 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) ³⁴	€ 7.50
o)	Card emergency service	€ 150.00
p)	Cash emergency service	€ 100.00
q)	Internet subscription termination	€ 15.00

³¹ Credit card statement provision in the agreed manner is free. Balances of account are always created and provided for free.

³² Retailers may charge a fee for Mastercard payments.

³³ See section II. 6. of this chapter for exchange rate.

³⁴ Free if voucher is procured because of fraudulent use

B. Current accounts and payment transactions

3.2 Debit cards

a) **Provision of a debit card (annual price)**³⁵ € 7.50

Digital debit card free

b) **Daily drawing limits**³⁶

Debit card depending on use³⁷:

- Cash withdrawals with the debit card
 - at the bank's ATMs up to € 2,000.00
 - at other ATMs³⁸ in Germany up to € 1,000.00
 - at other ATMs³⁹ abroad up to € 500.00
- At automated cash points of retailers and service providers
 - Germany € 5,000.00
 - abroad⁴⁰ € 2,200.00
- Recharging of girogo cards/cash cards (debit card with money card function) € 200.00
- Entry of transfers at the bank's self-service terminals (see sections B.I.1 and B.I.2)

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 authorization⁴¹

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 euro payments in the EEA**⁴² free

f) **Debit card use for foreign currency payments**⁴³ **in the EEA**⁴⁵ 1% of the payment amount
€ 0.77 minimum, € 3.83 maximum

g) **Debit card use for foreign currency payments**⁴⁴ **outside the EEA**⁴⁵ 1% of the payment amount
€ 0.77 minimum, € 3.83 maximum

h) **Cash withdrawals (see section B.II.3.4)**

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.

³⁵ 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.

³⁶ The drawing limit applies independently to every debit card issued for the account in question and within its credit balance or a previously extended loan. Changes of the drawing limits will be offered to the customer in writing no later than two months before their suggested effective date. Customers are deemed to approve if they fail to indicate their opposition before that proposed effective date.

³⁷ Drawing limit applies unless otherwise agreed with the customer.

³⁸ Drawing limit may be lower at other ATMs, especially abroad.

³⁹ Drawing limit may be lower at other ATMs, especially abroad.

⁴⁰ Drawing limit may be lower abroad.

⁴¹ 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.

⁴² 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), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, United Kingdom and Northern Ireland.

⁴³ See section II. 6. of this chapter for exchange rate.

B. Current accounts and payment transactions

3.3 Cash card

– Recharging our cash card	
at our terminals with cash card logo and at our ATMs (charging terminals)	free
at charging terminals of other participating savings/regional banks	€ 0.51
at charging terminals of other payment service providers	€ 1.00
at electronic cash terminals at retailers that additionally feature the cash card or giro logo	free

3.4 Cash withdrawals

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	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 EEA⁴⁴ charging a direct customer fee⁴⁵: <ul style="list-style-type: none"> - girocard system drawings in euro - drawings in the Maestro-/Cirrus or V PAY/Plus-System payment systems in euro 	n/a	free
<ul style="list-style-type: none"> • at payment service providers in the EEA⁴⁶ not charging a direct customer fee⁴⁷: <ul style="list-style-type: none"> - drawings in the Maestro-/Cirrus or V PAY/Plus-System payment systems in euro 	n/a	€ 4.60
<ul style="list-style-type: none"> • at payment service providers in the EEA⁴⁷ in foreign currencies⁴⁸ in the Maestro/Cirrus or V PAY/Plus-System payment systems 	n/a	€ 4.60
<ul style="list-style-type: none"> • at service providers outside the EEA⁴⁷ in foreign currencies⁴⁹ in the Maestro/Cirrus or V PAY/Plus-System payment systems 	n/a	€ 4.60

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), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, United Kingdom and Northern Ireland.

⁴⁵ 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.

⁴⁶ 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), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, United Kingdom and Northern Ireland.

⁴⁷ We are regularly charged a so-called interbank fee as the card issuer in these cases.

⁴⁸ See section II. 6. of this chapter for exchange rate.

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 at home and abroad	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, plus 1.5 % fee for use abroad	free plus 1.5 % fee for use abroad
	A 1.5 % fee is chargeable for cash withdrawals outside the EEA ⁴⁷ and at banks within the EEA ⁴⁷ in foreign currencies ⁴⁹ .		
	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 ⁴⁹ 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.

⁴⁹ The EEA currencies currently include: euro, British pound, Bulgarian lev, Danish krone, Icelandic krona, Croatian kuna, 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 transactions⁵⁰

4.1 Cash deposits

Coin money deposits

- Acceptance of coinage in Safebags at the counter, per Safebag € 7.00
No charge for
 - deposits of up to 50 coins per account and day
 - deposits by private customers in the World Savings Day week

- Acceptance of coinage at the self-service coinage machines, per deposit transaction € 7.00
Deposits of up to 50 coins per account and day are free of charge.

⁵⁰ 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 and telephone banking*

5.1 Online banking (PIN/TAN/FinTS)

- | | | |
|--|---------|----------------|
| • Provision of online banking access | monthly | free |
| • Provision of pushTAN ⁵¹ | | |
| – per pushTAN | | currently free |
| • Provision of smsTAN ⁵⁴ | | |
| – free for nonchargeable accounts | | |
| – 5 free text messages per account and month | | |
| – each further smsTAN | | currently free |

5.2 Electronic banking for businesses

Access management for EBICS

- | | | |
|---|--|-------------------|
| • Setup: customer ID | | € 29.75 incl. VAT |
| • Setup: additional customer ID | | € 59.50 incl. VAT |
| • Setup: account number for DATEV customer ID | | € 59.50 incl. VAT |
| • Setup: subscriber ID | | € 23.80 incl. VAT |
| • Setup: account | | € 23.80 incl. VAT |
| • Setup / change of order types | | € 11.90 incl. VAT |

Additional provision of account information at the customer's request⁵²

- | | | |
|--|---------|-------------------|
| • Electronic advice (MT 942/camt052) per account and delivery/backup procedure | monthly | € 29.75 incl. VAT |
| • Electronic account statement (MT 940/camt053) | | |
| – for business current accounts per account | monthly | € 29.75 incl. VAT |
| • Electronic account statement (MT 940/camt053) per account number and delivery/backup procedure, e.g. for DATEV | monthly | € 29.75 incl. VAT |

GlobalCash

- | | | |
|--|---------|-------------------|
| • Provision of electronic account statements per account | monthly | € 17.85 incl. VAT |
| • Forwarding of electronic account statements per account | monthly | € 17.85 incl. VAT |
| • Forwarding of payments to the international SWIFT network in SWIFT format MT 101 per account | monthly | € 17.85 incl. VAT |
| • Forwarding of payments from the international SWIFT network in SWIFT format MT 101 per account | monthly | € 17.85 incl. VAT |

S-Zentral

- | | | |
|---|---------|---------|
| • Supporting the central liquidity management for S-Zentral customers, per Servicegirokonto subaccount included | monthly | € 20.45 |
|---|---------|---------|

⁵¹ Only charged if the TAN has been requested by the customer, the payment order has been given by the customer with the provided TAN, and been received by the bank.

⁵² 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)

*Telephone banking: does not apply to the branches Bremen and Oldenburg.

B. Current accounts and payment transactions

5.3 Payment services by electronic banking/FinTS⁵³

- Orders by ELKO or EBICS
- Express transfers

See price model in section B.I.1
File € 5.00
Data record € 1.50

5.4 Telephone banking*

Drawing limits in telephone banking:

- Transfers: € 10,000 per transaction and day
- Standing orders: € 3.000 per transaction

6. Exchange rate for payment services provided in foreign currencies

The conversion from euros into foreign currencies and vice versa is based on freely traded market rates. These are published on the bank's homepage or available upon request.

Please see section 17 of the Mastercard/Visa Card conditions for the exchange rate applicable to Mastercard / Visa Card payments abroad. The reference exchange rate defined by Mastercard/Visa is published on the bank's homepage or available upon request.

The currency exchange rates for Maestro and VPAY transactions in non-euro currencies are available at www.helaba.de/CBD-Kursinformation.

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 executing payment transactions. The bank maintains the business operations required for payment execution on all working days apart from

- Saturdays
- December 24 and 31
- October 31

The business days for cash deposits and withdrawals at the bank's own ATMs are meanwhile all days of their being in operation.

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

Instant payments using the agreed delivery methods There are no acceptance deadlines. Every day of the year is a business day around the clock.

⁵³ 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.

*Telephone banking: does not apply to the branches Bremen and Oldenburg.

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 certified German Central Bank cheque	€ 20.00
Provision of a non-certified German Central Bank 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 countries⁵⁴

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.

⁵⁴ 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. Safekeeping of savings books⁵⁵

- only old stock in Bremen and Oldenburg

€ 8.00 p.a.

3. 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

⁵⁵ Not applicable to savings books provided to NORD/LB as collateral.

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) ⁵⁶	€ 25.00	€ 25.00
– Security account statement during the year (per item and statement) ³⁸	€ 1.00 € 25.00 minimum	€ 1.00 € 25.00 minimum
– Transfer of registered shares (per transfer)	€ 25.00	€ 25.00
– Refund requests (foreign dividend and/or withholding tax per request)		
– manual process, € 50.00 minimum refundable amount	€ 25.00	€ 25.00
– automated process: possible for specific countries	€ 50.00 per request plus € 5.00 per item	€ 50.00 per request plus € 5.00 per item

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

⁵⁶ 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

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 Swisscanto 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

(not applicable to the Bremen and Oldenburg branches)

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

- Commission (based on market value per transaction) 0.75 %, € 19.90 minimum 1.00 %, € 29.90 min.

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

C. Savings and securities

Fixed-interest securities

- | | | |
|---|-----------------------|-----------------------|
| – 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

- | | | |
|--|---|---|
| – from SIP funds, DekaBank and cooperation partners
Swisscanto and LODH | at the relevant issue /
return price | at the relevant issue /
return price |
| – Purchase | at the relevant issue price | at the relevant issue price |
| – Sale | at the relevant return price | at the relevant return price |

Other domestic and foreign investment certificates

- | | | |
|------------|--|--|
| – Purchase | at the relevant issue price | at the relevant issue
price |
| – Sale | at the return price minus
1.00 % commission,
€ 29.90 minimum | 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

- | | | |
|--|-------------------------|----------------------|
| – Commission (based on market value per transaction) | 0.50 %, € 19.90 minimum | 0.35 %, € 14.90 min. |
|--|-------------------------|----------------------|

Fixed-interest securities

- | | | |
|---|-------------------------|----------------------|
| – 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

- | | | |
|--|---|---|
| – from SIP funds, DekaBank and cooperation partners
Swisscanto and LODH | at the relevant issue /
return price | at the relevant issue /
return price |
| – Purchase | at the relevant issue price | at the relevant issue
price |
| – Sale | at the relevant return price | at the relevant return price |

Other domestic and foreign investment certificates

- | | | |
|------------|--|--|
| – Purchase | at the relevant issue price | at the relevant issue
price |
| – Sale | at the return price minus
0.50 % commission,
€ 14.90 minimum | at the return price minus
0.50 % commission,
€ 14.90 minimum |

* customer service center: not applicable to the Bremen and Oldenburg branches

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 free
(insofar as not due to the customer's provision of an incorrect payee ID)
 - other enquiries* at cost
€ 87.71/hour

II. Duplicates requested by the customer*

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

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
(not applicable to the Bremen and Oldenburg branches)

Flat-rate transport costs:

- Order values up to € 5,000 € 9.50
- Order values up to € 20,000 € 51.00
- Order values from € 20,000 (to be ordered individually) € 51.00

* Insofar as due to circumstances the customer is answerable for