

<p>Conversion charge for foreign currency (fee) 0.25% min. EUR 1.50 OUR: As for Share, plus EUR 25.00 BEN: The SHARE charges are deducted from the transfer amount.</p> <p>d) Other charges Notification of the legitimate rejection of a transfer order (domestic in EUR/SEPA)</p> <ul style="list-style-type: none"> ▪ due to lack of funds/unauthorized overdraft of client account Postage refund ▪ due to missing/incorrect data information preventing execution, including statement of reasons Postage refund <p>Notification of the legitimate rejection of a transfer order (foreign payment – except SEPA)</p> <ul style="list-style-type: none"> ▪ due to lack of funds/unauthorized overdraft of client account Postage refund ▪ due to missing/incorrect data information preventing execution, including statement of reasons Postage refund 	<p>max. EUR 150.00 Fees EUR 1.50 Conversion charge for foreign currency (fee) 0.25% of the transfer amount min. EUR 1.50 plus OUR charge EUR 25.00 Further costs charged by foreign credit institutions can be passed on.</p> <p>d) Other charges Legitimate rejection of a transfer order by the Bank</p> <ul style="list-style-type: none"> ▪ due to lack of funds/unauthorized overdraft of client account Postage refund ▪ due to missing/incorrect data information preventing execution, including statement of reasons Postage refund
<p>2.1.2 Charges for incoming transfers The Bank's charges for an incoming transfer are as follows: aa) Transfer in the currency of the account For a transfer that does not entail currency conversion, the payer and the payee each pay the charges levied by their payment service provider. The payee bears the following charges which are deducted from the transfer amount: Domestic transfer in euro/domestic SEPA transfer or within EEA: Prices for accounting entries can be found in the respective account model. A SEPA transfer is a transfer with the following characteristics: – Transfer in euro in Germany or from other EEA countries, Switzerland, Monaco and San Marino – Other information required: Client must state the payee's IBAN¹⁵ and, until 1 February 2016 for foreign payments, the BIC¹⁶ of the payee's bank in the transfer. – Only the following regulation on charges is permitted: SHARE transfer (0) = payer and payee each pay the charges levied by their payment service provider. Domestic transfer in a different currency of an EEA Member State/EEA payment in EEA currency/EEA payment in euro, if above requirements for SEPA transfer are not met: Amount of charges Processing fee up to EUR 25.00 EUR —,— thereafter 1.0% min. EUR 5.00/max. EUR 50.00 Fees EUR 1.50 Availability date Incoming amounts in euro/EEA currencies in currency account: date of receipt of proceeds (value date) Incoming amounts in foreign currency account: 1 business day after date of receipt of proceeds (value date) Incoming amounts with foreign currency conversion: max. 2 business days after receipt of proceeds bb) Transfer in a currency other than that of the account The party who bears the charges incurred for executing the transfer is determined by the regulation agreed between the transferring party and the credit institution. The following arrangements are possible: SHARE transfer (0) = payer and the payee each pay the charges levied by their payment service provider OUR transfer (1) = payer bears all charges (OUR costs) BEN transfer (2) = payee (BENeficiary) bears all charges For a SHARE or BEN transfer, the Bank makes the following charges which are deducted from the transfer amount: Amount of charges Processing fee up to EUR 25.00 EUR —,— thereafter 1.0% min. EUR 5.00/max. EUR 50.00 Fees EUR 1.50 Conversion charge for foreign currency (fee) Availability date 0.25% min. EUR 1.50 Incoming amounts with foreign currency conversion: max. 2 business days after receipt of proceeds</p> <p>2.2 Transfers within Germany and to/from other countries of the European Economic Area (EEA)¹⁷ in currencies of a state outside the EEA (third-country currency)¹⁸ and all transfers to/from non-EEA countries (third countries)</p> <p>2.2.1 Transfer orders 2.2.1.1 Execution period</p>	<p>2.1.2 Charges for Incoming transfers In a transfer the payer and the payee each pay the charges levied by their payment service provider (SHARE transfer (0)). The payee bears the following charges:</p> <p>aa) SEPA transfer See prices for accounting entries. These can be found in the respective account model.</p> <p>A SEPA transfer is a transfer by the transferring customer using the forms (SEPA) provided by the Bank or in the data format specified by the Bank (SEPA) with the following characteristics: Transfer in euro in Germany or to other EEA countries, Switzerland, Monaco and San Marino Other information required: Client must state the payee's IBAN¹⁵ in the transfer</p> <p>bb) Transfers within the EEA for which the above requirements of a SEPA transfer are not met are processed in the conventional manner. Prices for this are structured as follows:</p> <p>Amount of charges: Processing fee up to EUR 25.00 EUR —,— thereafter 1.0% of the transfer amount min. EUR 5.00 max. EUR 50.00 Fees EUR 1.50 Conversion charge for foreign currency (fee) 0.25% of the transfer amount min. EUR 1.50</p> <p>Availability date: No longer required (statutory regulations apply)</p> <p>2.2 Transfers to/from non-EEA countries (third countries)</p> <p>2.2.1 Transfer orders 2.2.1.1 Execution period</p>

Transfers are implemented as quickly as possible.

2.2.1.2 Charges for the execution of transfers

a) Party liable for charges

The payer can choose for the charges to be broken down in the following ways¹⁹:

SHARE transfer (0) = payer and the payee each pay the charges levied by their

payment service provider

OUR transfer (1) = payer bears all charges (OUR costs)

BEN transfer (2) = payee (BENeficiary) bears all charges

b) Amount of charges

Switzerland, Monaco and San Marino in euro with IBAN/BIC (SEPA transfer):

The prices for accounting entries can be found in the respective account model.

Other countries/transfers:

Conventional order

SHARE: Processing fee up to EUR 25.00	EUR —.—
up to EUR 250.00	EUR 7.50
thereafter 1.5‰ min.	EUR 12.50

Fees EUR 1.50

Conversion charge for

foreign currency (fee) 0.25‰ min.	EUR 1.50
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OUR: As for Share, plus EUR 25.00

Further costs charged by foreign credit institutions can be passed on.

BEN: The SHARE charges are deducted from the transfer amount.

Electronic order

SHARE: Processing fee up to EUR 25.00	EUR —.—
thereafter 1.0‰ min. EUR 7.50/max. EUR 150.00	
Fees	EUR 1.50

Conversion charge for

foreign currency (fee) 0.25‰ min.	EUR 1.50
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OUR: As for Share, plus EUR 25.00

Further costs charged by foreign credit institutions can be passed on.

BEN: The SHARE charges are deducted from the transfer amount.

c) Other charges

Notification of the legitimate rejection of a transfer order

- due to lack of funds/unauthorized overdraft of client account
Postage refund
- due to missing/incorrect data information preventing execution, including statement of reasons
Postage refund

2.2.2 Incoming transfers

2.2.2.1 Party liable for charges

The party who bears the charges incurred for executing the transfer is determined

by the regulation agreed between the transferring party (payer) and the payment service provider. The following arrangements are possible²⁰:

SHARE transfer (0) = payer and the payee each pay the charges levied by their

payment service provider

OUR transfer (1) = payer bears all charges (OUR costs)

BEN transfer (2) = payee (BENeficiary) bears all charges

Availability date

Incoming amounts in euro/EEA currencies in currency account: date of receipt of proceeds (value date)

Incoming amounts in foreign currency account: 1 business day after receipt of proceeds (value date)

Incoming amounts with foreign currency conversion: max. 2 business days after receipt of proceeds

Transfers are implemented as quickly as possible.

2.2.1.2 Charges for the execution of transfers

a) Party liable for charges

The payer can choose for the charges to be broken down in the following ways¹⁹:

SHARE transfer (0) = payer and the payee each pay the charges levied by their payment service provider

OUR transfer (1) = payer bears all charges (OUR costs)

BEN transfer (2) ^[1st footnote new] = payee (BENeficiary) bears all charges

b) Amount of charges

aa) Switzerland, Monaco and San Marino in euro with IBAN/BIC (SEPA transfer):

See prices for accounting entries for SEPA transfers. These can be found in the respective account model.

bb) Other countries/transfers in any currency:

aaa) Paper-based order:

SHARE: Processing fee up to EUR 25.00	EUR —.—
up to EUR 250.00	EUR 7.50
thereafter 1.5‰ of the transfer amount min.	EUR 12.50

Fees

Conversion charge for foreign currency (fee)

0.25‰ of the transfer amount min.	EUR 1.50
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OUR: As for Share, plus **OUR charge** EUR 25.00

Further costs charged by foreign credit institutions can be passed on.

BEN: The SHARE charges are deducted from the transfer amount.

bbb) Electronic order

SHARE: Processing fee up to EUR 25.00	EUR —.—
thereafter 1.0‰ of the transfer amount min. EUR 7.50/max. EUR 150.00	
Fees	EUR 1.50

Conversion charge for foreign currency (fee)

0.25‰ of the transfer amount min.	EUR 1.50
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OUR: As for Share, plus **OUR charge** EUR 25.00

Further costs charged by foreign credit institutions can be passed on.

BEN: The SHARE charges are deducted from the transfer amount.

c) Other charges

Legitimate rejection of a transfer order

- due to lack of funds/unauthorized overdraft of client account
Postage refund
- due to missing/incorrect data information preventing execution, including statement of reasons
Postage refund

2.2.2 Incoming transfers

2.2.2.1 Party liable for charges

The party who bears the charges incurred for executing the transfer is determined by the regulation agreed between the transferring party (payer) and the payment service provider. The following arrangements are possible²⁰:

SHARE transfer (0) = payer and the payee each pay the charges levied by their

payment service provider

OUR transfer (1) = payer bears all charges (OUR costs)

BEN transfer (2) ^[1st footnote new] = payee (BENeficiary) bears all charges

Availability date

No longer required (statutory regulations apply)

[1st footnote_new] A BEN transfer is only possible if the Bank's payer proves in an individual case that the payee agrees to the /BEN/ regulation for charges. If the Bank receives a complaint over the deduction of the charge from the transfer amount, the Bank will credit the charges deducted to the payee and debit them from the payer's account.

<p>4. Card-based payment transactions/cash deposits and withdrawals</p> <p>4.1 BW-Bank credit cards</p> <p>Other prices Provision of a replacement card for a card not blocked at the customer's request – for a damaged card, if caused by circumstances for which the customer is responsible^{24, 25} EUR 10.00 – for a change in BW Basic Visa Card design subsequently requested by the customer²⁵ EUR 10.00</p> <p>Provision of a replacement PIN for BW-Bank Kartenservice online at customer's request²⁶ EUR 3.00</p> <p>Order for PIN of choice for SPECIAL Goldcard Set, SPECIAL Visa Goldcard, SPECIAL Mastercard Gold – First order Free – Every additional order EUR 5.00 Order for PIN of choice for SPECIAL Visa Card, SPECIAL Mastercard, BW Basic Visa Card orange, BW Basic Visa Card, CorporateWorld Mastercard – First order and every additional order EUR 5.00 each</p> <p>4.2 Debit card (BW-Bank Card plus and BW-Bank Card)</p> <p>Use of the BW-BankCard plus abroad at terminals for the payment of goods and services (international usage charge): Sales in euro 0% of sales Sales in foreign currency 1% of sales (min. EUR 0.75 max. EUR 3.75)</p> <p>Other prices Provision of a replacement card for a card not blocked at the customer's request – if caused by circumstances for which the customer is responsible (e.g. forgotten PIN) EUR 5.00 – for a damaged card, if caused by circumstances for which the customer is responsible EUR 5.00 – Replacement for new type of card/new product (e.g. from BW-BankCard plus to BW-BankCard) at customer's instigation EUR 5.00</p>	<p>4. Card-based payment transactions/cash deposits and withdrawals</p> <p>4.1 BW-Bank credit cards</p> <p>Other prices Provision of a replacement card for a card not blocked as agreed at the customer's request – for a damaged card, if caused by circumstances for which the customer is responsible^{24, 25} EUR 5.45 – for a credit card lost, stolen, misappropriated or otherwise used in unauthorized manner^{24, 25, 2nd Footnote_new} EUR 5.45 – for a change in BW Basic Visa Card design subsequently requested by the customer EUR 5.45</p> <p>Provision of a replacement PIN for BW-Bank Kartenservice online at customer's request²⁶ EUR 1.00</p> <p>Order for PIN of choice for SPECIAL Goldcard Set, SPECIAL Visa Goldcard, SPECIAL Mastercard Gold – First order Free – Every additional order EUR 4.90 Order for PIN of choice for SPECIAL Visa Card, SPECIAL Mastercard, BW Basic Visa Card orange, BW Basic Visa Card, CorporateWorld Mastercard – First order and every additional order EUR 4.90 each</p> <p>Provision of an activation PIN as agreed for a card not blocked at the customer's request, if caused by circumstances for which the customer is responsible (e.g. forgotten PIN) EUR 4.90</p> <p>4.2 Debit card (BW-Bank Card plus and BW-Bank Card)</p> <p>Use of the BW-BankCard plus abroad at terminals for the payment of goods and services (international usage charge): Sales in euro 0% of sales Sales in foreign currency 1% of sales (min. EUR 0.75 max. EUR 3.75)</p> <p>Other prices Provision of a replacement card for a card not blocked as agreed at the customer's request – if caused by circumstances for which the customer is responsible EUR 5.00 – for a damaged card, if caused by circumstances for which the customer is responsible EUR 5.00 – for a debit card lost, stolen, misappropriated or otherwise used in unauthorized manner^[2nd Footnote_new] EUR 7.10 – Replacement for new type of card/new product (e.g. from BW-BankCard plus to BW-BankCard) at customer's instigation EUR 7.10</p> <p>Provision of an activation PIN as agreed for a card not blocked at the customer's request, if caused by circumstances for which the customer is responsible (e.g. forgotten PIN) EUR 3.10</p> <p>Note: Customers can set a new PIN of choice at BW Bank and Sparkasse terminals free of charge.</p> <p>[2nd Footnote_new] Only charged if the customer is responsible for the circumstances leading to the replacement of the card and the Bank is not required to issue a replacement card.</p>
<p>4.6 Cash deposits Cash deposits for own customers according to separate agreement (SafeBag) - Annual price (flat rate) from EUR 240 p.a. up to EUR 520 p.a. - or price per transaction from EUR 4.75 to EUR 25 Cash deposits for third parties (in euro only) - accounts with us 1.5%, min. EUR 7.50 - accounts with other payment service providers (Germany only) 1.5%, min. EUR 15.00 – Donations free of charge The execution periods regulated in section A II. 2 of this List of Prices and Services apply to cash deposits for third parties at other payment service providers.</p> <p>Cash deposits for third parties are only possible for amounts of more than EUR 1,000 if the client has an active customer relationship with BW Bank.</p>	<p>4.6 Cash deposits Cash deposits for own customers according to separate agreement (SafeBag) - Annual price (flat rate) from EUR 240 p.a. up to EUR 520 p.a. - or price per transaction from EUR 4.75 to EUR 25 Cash deposits for third parties (in euro only) – accounts with us 1.5%, min. EUR 7.50 – accounts with other payment service providers (Germany only) 1.5%, min. EUR 15.00 – Donations free of charge The execution periods regulated in section A II. 2 of this List of Prices and Services apply to cash deposits for third parties at other payment service providers. Cash deposits for third parties are possible for amounts of more than EUR 1,000 only if the client has an active customer relationship with BW Bank.</p>

<p>5. Miscellaneous</p> <p>HBCI banking: HBCI chip card – Replacement card if blocked by as a result of PIN being entered incorrectly three times or loss/damage by the customer EUR 15.00</p> <p>Online banking: TAN generator – Provision of a replacement for a TAN generator not blocked due to a request by the customer and if caused by circumstances for which the customer is responsible EUR 15.00</p>	<p>5. Miscellaneous</p> <p>HBCI banking: Provision of a replacement card as agreed at the customer's request EUR 15.00</p> <ul style="list-style-type: none"> ▪ for a damaged card, if caused by circumstances for which the customer is responsible ▪ for a card lost, stolen, misappropriated or otherwise used in unauthorized manner EUR 15.00 <p>Online banking – TAN generator: Provision of a TAN generator as agreed at the request of the customer</p> <ul style="list-style-type: none"> ▪ for a damaged TAN generator, – if caused by circumstances for which the customer is responsible EUR 14.99 ▪ for a TAN generator lost, stolen, misappropriated or otherwise used in unauthorized manner EUR 14.99
<p>Section D Out-of-court settlement of disputes and other possibilities for filing complaints</p> <p>Consumers can contact the consumer arbitration body of the Association of German Public-Sector Banks (VÖB) to settle potential disputes with the Bank. In the event of disputes regarding payment services and electronic money, non-consumers (business clients) can also contact the arbitration body of the Association of German Public-Sector Banks (VÖB).</p> <p>The complaint must be sent in writing to: Bundesverband Öffentlicher Banken Deutschlands (VÖB) Verbraucherschlichtungsstelle Postfach 110272 10832 Berlin e-mail: ombudsmann@voeb-kbs.de Internet: www.voeb.de</p> <p>Further details can be found in its rules of procedure, which are available on request. The Bank participates in the resolution procedure before this recognized consumer arbitration body.</p> <p>Dispute resolution for contracts concluded online To settle disputes arising from contracts concluded online, consumers can alternatively use online platform at http://ec.europa.eu/odr.</p> <p>In the event of alleged violations of - the <i>Zahlungsdiensteaufsichtsgesetz</i> (German Payment Services Supervision Act), - sections 675c to 676c of the <i>Bürgerliches Gesetzbuch</i> (German Civil Code) or - Article 248 of the <i>Einführungsgesetz zum Bürgerlichen Gesetzbuch</i> (Introductory Act to the German Civil Code)</p> <p>a complaint can also be filed with the German Federal Financial Supervisory Authority (BaFin).</p> <p>Its addresses are: Bundesanstalt für Finanzdienstleistungsaufsicht Graurheindorfer Str. 108 53117 Bonn and Marie-Curie-Str. 24-28 60439 Frankfurt/Main</p>	<p>Section D Out-of-court settlement of disputes and other possibilities for filing complaints</p> <p>Consumers can contact the consumer arbitration body of the Association of German Public-Sector Banks (VÖB) to settle potential disputes with the Bank. In the event of disputes regarding payment services and electronic money, non-consumers (business clients) can also contact the arbitration body of the Association of German Public-Sector Banks (VÖB).</p> <p>The complaint must be sent in writing to: Bundesverband Öffentlicher Banken Deutschlands (VÖB) Verbraucherschlichtungsstelle Postfach 110272 10832 Berlin e-mail: ombudsmann@voeb-kbs.de Internet: www.voeb.de</p> <p>Further details can be found in the rules of procedure of this body, which are available on request. The Bank participates in the resolution procedure before this recognized consumer arbitration body.</p> <p>Dispute resolution for contracts concluded online To settle disputes arising from contracts concluded online, consumers can alternatively use online platform at http://ec.europa.eu/odr.</p> <p>In the event of alleged violations of - the <i>Zahlungsdiensteaufsichtsgesetz</i> (German Payment Services Supervision Act), - sections 675c to 676c of the <i>Bürgerliches Gesetzbuch</i> (German Civil Code) or - Article 248 of the <i>Einführungsgesetz zum Bürgerlichen Gesetzbuch</i> (Introductory Act to the German Civil Code)</p> <p>a complaint can also be filed with the German Federal Financial Supervisory Authority (BaFin).</p> <p>Its addresses are: Bundesanstalt für Finanzdienstleistungsaufsicht Graurheindorfer Str. 108 53117 Bonn and Marie-Curie-Str. 24-28 60439 Frankfurt/Main</p> <p>Complaints can naturally also be made directly to LBBW in the above cases. LBBW responds to these complaints in writing or on another durable data carrier.</p>