

### Changes to the List of Prices and Services

Dear customer,

This translation serves information purposes only. The only binding version is the German original.

Previous version - valid until 12 January 2018

#### 2. Transfers

### 2.1 Transfers within Germany and to/from other

European Economic Area (EEA)<sup>12</sup> states in euro or in other EEA currencies

### 2.1.1 Transfer orders

## a) Acceptance period for transfers

The Bank's business days and acceptance periods are stated under II. 1.5.

### b) Execution period

The Bank is required to ensure that the transfer amount is received by the payment service provider

of the payee by no later than the times stated below:

#### Transfers in euro

- paperless transfer order max. 1 business day
- paper-based transfer order max. 2 business days

after an order is correctly issued in line with the acceptance periods according to II. 1.5.

#### Transfers in other EEA-currencies

- paperless transfer order<sup>14</sup> max. 4 business days
- paper-based transfer order max. 4 business days

after an order is correctly issued in line with the acceptance periods according to II. 1.5.

#### c) Charges for the execution of transfers

#### 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 payer bears the following charges:

### Domestic transfer in euro/domestic SEPA transfer or within EEA:

The prices for accounting entries can be found in the respective account model. 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 IBAN<sup>15</sup> and, until 1 February 2016 for foreign payments, the BIC<sup>16</sup> of the payee's hank 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

#### 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:

Conventional processing (paper-based order)

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
Electronic order	
Processing fee up to EUR 25.00	EUR —.—
thereafter 1.0% min.	EUR 7.50
max.	EUR 150.00
Fees	EUR 1.50

#### BEN instructions are no longer permitted for payments to EEA countries to be executed in euro (without conversion).

At the express request of the customer, we are generally prepared to approve a transfer with OUR instructions. The charge shown in II. 2.1.1 bb) below then applies.

### bb) Transfer in a currency other than that of the account

### Party liable for charges

For a transfer that entails currency conversion, the payer can choose for the charges to be broken down in the following ways

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

#### Amount of charges

Conventional processing (paper-based order)

SHARE: Processing fee up to EUR 25.00	Free
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
OUR: As for Share, plus	EUR 25.00
<b>BEN:</b> The SHARE charges are deducted from the transfer amount.	

#### Flectronic order

SHARE: Processing fee up to EUR 25.00	Free
thereafter 1.0% min.	EUR 7.50
max.	EUR 150.00
Fees	EUR 1.50

#### New version - valid from 13 January 2018

2. Transfers
2.1 Transfers within Germany and to/from other

European Economic Area (EEA)<sup>12</sup> in euro or in other EEA-currencies 2.1.1 Transfer orders

#### a) Acceptance period for transfers

The Bank's business days and acceptance periods are stated under II. 1.5. b) Execution period

The Bank is required to ensure that the transfer amount is received by the payment service provider of the payee by no later than the times stated

#### Transfers in euro

- paperless transfer order<sup>14</sup> max. 1 business day
- paper-based transfer order max. 2 business days

after an order is correctly issued in line with the business days and acceptance periods of the Bank according to II. 1.5.

# Transfers in other EEA-currencies/non-EEA currencies - paperless transfer order<sup>14</sup> max. 4 business days

- paper-based transfer order max. 4 business days

after an order is correctly issued in line with the business days and acceptance periods of the Bank according to II. 1.5.

### c) Charges for the execution of transfers

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

The payer bears the following charges:

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

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

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:

aaa) Paper-based order	
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	EUR 1.50
Conversion charge	
for foreign currency (fee) 0.25%	
of the transfer amount min.	EUR 1.50
bbb) Electronic order	
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

Payments are no longer permitted with the instruction BEN (= payee bears all charges) or OUR (= payer bears all charges). If the Bank, at the express request of the customer, carries out an OUR transfer as an exception during a transitional phase, the following charges apply:

### Paper-based order

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	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	nacced on

### Electronic order

Processing fee up to EUR 25.00	EUR —.—
thereafter 1.0% of the transfer amount min.	EUR 7.50
mm.	LOK 7.30

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.

#### d) Other charges

Notification of the legitimate rejection of a transfer order (domestic in

- 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

Notification of the legitimate rejection of a transfer order (foreign payment - except SEPA)

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

### 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 IBAN<sup>15</sup> and, until 1 February 2016 for foreign payments, the BIC<sup>16</sup> 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

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 EUR 1.50

Availability date Incoming amounts in euro/EEA currencies in currency account: date 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 FLIR ---

thereafter 1.0% min. EUR 5.00/max. EUR 50.00

EUR 1.50 Fees

Conversion charge for foreign currency (fee)

Availability date

EUR 1.50 0.25% min.

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

receipt of proceeds

2.2 Transfers within Germany and to/from other countries of the European Economic Area (EEA)<sup>17</sup> in currencies of a state outside the EEA (third-country currency)18 and all transfers to/from non-EEA countries (third countries)

## 2.2.1 Transfer orders

2.2.1.1 Execution period

EUR 150.00 **EUR 1.50** Fees

Conversion charge for foreign currency (fee)

0.25% of the transfer amount FUR 1.50 plus OUR charge EUR 25.00

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

#### d) Other charges

Legitimate rejection of a transfer order by the Bank

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

#### 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:

#### aa) SEPA transfer

See prices for accounting entries. These can be found in the respective

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 IBAN<sup>15</sup> in the transfer

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:

### Amount of charges:

Processing fee up to EUR 25.00 EUR -.thereafter 1.0% of the transfer amount EUR 5.00 min. EUR 50.00 max. Fees **EUR 1.50** Conversion charge for foreign currency (fee) 0.25‰ of the transfer amount **EUR 1.50** 

### Availability date:

No longer required (statutory regulations apply)

#### 2.2 Transfers to/from non-EEA countries (third countries)

## 2.2.1 Transfer orders

2.2.1.1 Execution period

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

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

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

#### Other countries/transfers:

#### Conventional order

Conventional oraci	
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
OUR: As for Share, plus	EUR 25.00
Further costs charged by foreign credit institutions can be p	bassed on.
BEN: The SHARE charges are deducted from the transfer am	ount.

#### Flectronic 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
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 possible 20: SHARE transfer (0) = payer and the payee each pay the charges levied by

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

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

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	EUR 1.50
Conversion charge for foreign currency (fee)	
0.25% of the transfer amount min.	EUR 1.50
OUR: As for Share, plus OUR charge	EUR 25.00
Further costs charged by foreign credit institutions c	an he nacced 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
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 ar	nount.

#### c) Other charges

Legitimate rejection of a transfer order

- due to lack of funds/unauthorized overdraft of client account Postage
- 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

payment service provider

OUR transfer (1) = payer bears all charges (OUR costs)
BEN transfer (2) [1st footnote new] = payee (BENeficiary) bears w = 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.

#### 3. Direct debits

#### 3.1 Direct debit for card-based payments

#### 3.1.1 Execution period

The Bank is required to ensure that the direct debit amount is received by the recipient's payment service provider no later than within a maximum of one business day after receiving the order, taking into account the acceptance time stated under II. 1.5. The Bank's business days are stated under II. 1.5.

Notification of the legitimate rejection of direct debit redemption Postage will also be charged

#### 3.2 SEPA core direct debits

#### 3.2.1 Execution period

The Bank is required to ensure that the direct debit amount is received by the recipient's payment service provider no later than within a maximum of one business day after receiving the order, taking into account the acceptance time stated under II. 1.5. The Bank's business days are stated under II. 1.5.

#### 3.2.2 Charges

Notification of legitimate rejection of SEPA core direct debit payment
Postage will also be charged

#### 3.2.3 Submission periods

The following submission periods before the due date must be observed: For first-time and one-off direct debits: No earlier than 14 calendar days and no later than 4:30 p.m. 6 business days<sup>21</sup> before the due date of the SEPA core direct debit. For follow-up direct debits: No earlier than 14 calendar days and no later than 4:30 p.m. 3 business days<sup>21</sup> before the due date of the SEPA core direct debit.

#### 3.2.3.1 Submission periods (COR1)

For domestic SEPA core direct debits (COR1), a shortened submission period of no earlier than 14 calendar days and no later than 4:30 p.m. 2 business days before the due date of the SEPA core direct debit will apply to first-time, one-off and follow-up direct debits (COR1).

### 3.3 SEPA company direct debits

#### 3.3.1 Execution period

The Bank is required to ensure that the direct debit amount is received by the recipient's payment service provider no later than within a maximum of one business day after receiving the order, taking into account the acceptance time stated under II. 1.5. The Bank's business days are stated under II. 1.5.

#### 3.3.2 Charges

Notification of the legitimate rejection of SEPA company direct debit redemption

Postage will also be charged

#### 3.3.3 Submission periods

The following submission periods before the due date must be observed: For first-time and one-off direct debits. No earlier than 14 calendar days and no later than 4:30 p.m. 2 business days<sup>21</sup> before the due date of the SEPA company direct debit.

#### 3. Direct debits

#### 3.1 Direct debit for card-based payments

#### 3.1.1 Execution period

The Bank is required to ensure that the direct debit amount is received by the recipient's payment service provider no later than within a maximum of one business day after receiving the order, taking into account the business days and acceptance times of the Bank stated under II. 1.5.

Legitimate rejection of direct debit redemption

Postage refund

#### 3.2 SEPA core direct debits

#### 3.2.1 Execution period

The Bank is required to ensure that the direct debit amount is received by the recipient's payment service provider no later than within a maximum of one business day after receiving the order, taking into account the business days and acceptance times of the Bank stated under II. 1.5.

#### 3.2.2 Charges

Legitimate rejection of direct debit redemption

Postage refund

#### 3.2.3 Submission periods

The following submission periods before the due date must be observed: No earlier than 14 calendar days and no later than one business day before the due date of the SEPA core direct debit taking into account the business days and acceptance times of the Bank stated under II. 1.5.

#### 3.2.3.1 Submission periods (COR1)

For domestic SEPA core direct debits (COR1), a shortened submission period of no earlier than 14 calendar days and no later than 4:30 p.m. 2 business days before the due date of the SEPA core direct debit will apply to first-time, one-off and follow-up direct debits (COR1).

#### 3.3 SEPA company direct debits

#### 3.3.1 Execution period

The Bank is required to ensure that the direct debit amount is received by the recipient's payment service provider no later than within a maximum of one business day after receiving the order, taking into account the business days and acceptance times of the Bank stated under II. 1.5.

### 3.3.2 Charges

Legitimate rejection of direct debit redemption

Postage refund

### 3.3.3 Submission periods

The following submission periods before the due date must be observed: No earlier than 14 calendar days and no later than one business day before the due date of the SEPA company direct debit taking into account the business days and acceptance times of the Bank stated under II. 1.5.

#### 4. Card-based payment transactions/cash deposits and withdrawals

#### 4.1 BW-Bank credit cards

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 EUR 10.00
- for a change in BW Basic Visa Card design subsequently requested by the **EUR 10.00**

Provision of a replacement PIN for BW-Bank Kartenservice online at customer's request EUR 3.00

Order for PIN of choice for SPECIAL Goldcard Set, SPECIAL Visa Goldcard, SPECIAL Mastercard Gold

- First order - 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

EUR 5.00 each - First order and every additional order

#### 4.2 Debit card (BW-Bank Card plus and BW-Bank Card)

Use of the BW-BankCard plus abroad at terminals for the payment of goods and services (international usage charge): 0% of sales Sales in euro

Sales in foreign currency 1% of sales (min. EUR 0.75 max. EUR 3.75)

### 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)
- for a damaged card, if caused by circumstances for which the customer is responsible FUR 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

#### 4. Card-based payment transactions/cash deposits and withdrawals

#### 4.1 BW-Bank credit cards

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<sup>24, 25</sup> is responsible
- for a credit card lost, stolen, misappropriated or otherwise used in unauthorized manner
- for a change in BW Basic Visa Card design sub sequently requested by the customer **EUR 5.45**

Provision of a replacement PIN for BW-Bank Kartenservice online at customer's request **EUR 1.00** 

Order for PIN of choice for SPECIAL Goldcard Set, SPECIAL Visa Goldcard, SPECIAL Mastercard Gold

- First order
- 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

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)

**FUR 4.90** 

### 4.2 Debit card (BW-Bank Card plus and BW-Bank Card)

Use of the BW-BankCard plus abroad at terminals for the payment of goods and services (international usage charge): 0% of sales Sales in euro Sales in foreign currency 1% of sales (min. EUR 0.75 max. EUR 3.75)

#### 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
- for a damaged card, if caused by circumstances for which the customer is responsible **EUR 7.10**
- 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**

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)

Note: Customers can set a new PIN of choice at BW Bank and Sparkasse terminals free of charge.

[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

#### 4.6 Cash denosits

Cash deposits for own customers according to separate agreement

- 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

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

#### 4.6 Cash denosits

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.

#### 5. Miscellaneous

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

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

#### Section D

# Out-of-court settlement of disputes and other possibilities for filing complaints

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).

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

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.

#### 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.

In the event of alleged violations of

- the *Zahlungsdiensteaufsichtsgesetz* (German Payment Services Supervision Act),
- sections 675c to 676c of the *Bürgerliches Gesetzbuch* (German Civil Code) or
- Article 248 of the *Einführungsgesetz zum Bürgerlichen Gesetzbuch* (Introductory Act to the German Civil Code)

a complaint can also be filed with the German Federal Financial Supervisory Authority (BaFin).

Its addresses are: Bundesanstalt für Finanzdienstleistungsaufsicht Graurheindorfer Str. 108 53117 Bonn and Marie-Curie-Str. 24-28 60439 Frankfurt/Main

#### 5. Miscellaneous

HBCI banking: Provision of a replacement card as agreed at the customer's request EUR 15.00

- 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

Online banking - TAN generator: Provision of a TAN generator as agreed at the request of the customer

- 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

#### Section D

# Out-of-court settlement of disputes and other possibilities for filing complaints

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).

The complaint must be sent in writing to: Bundesverband Öffentlicher Banken Deutschlands (VÖB) Verbraucherschlichtungsstelle Postfach 110272

Postfach 110272 10832 Berlin

e-mail: ombudsmann@voeb-kbs.de

Internet: www.voeb.de

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.

#### 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.

In the event of alleged violations of

- the Zahlungsdiensteaufsichtsgesetz (German Payment Services Supervision Act),
- sections 675c to 676c of the *Bürgerliches Gesetzbuch* (German Civil Code) or
- Article 248 of the *Einführungsgesetz zum Bürgerlichen Gesetzbuch* (Introductory Act to the German Civil Code)

a complaint can also be filed with the German Federal Financial Supervisory Authority (BaFin).

Its addresses are: Bundesanstalt für Finanzdienstleistungsaufsicht

Graurheindorfer Str. 108 53117 Bonn

and Marie-C

Marie-Curie-Str. 24-28 60439 Frankfurt/Main

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.