

Overdraft

Interest rate in the event of non-agreement

Time limit applying to the interest margin over the reference interest rate

If at the end of the time limit applying to the interest margin over the reference rate an agreement is not reached on a new interest margin, then according to

the terms of the contract, a variable non-agreed interest will come into force. This variable non-agreed interest will be as follows:

[%]	Jan	Feb	March	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec
2012	11,369	11,131	10,991	10,783	10,715	10,671	10,653	10,401	10,283	10,221	10,198	10,190
2013	10,185	10,230	10,210	10,212	10,207	10,200	10,219	10,227	10,225	10,224	10,228	10,233
2014	10,293	10,298	10,286	10,310	10,347	10,310	10,207	10,209	10,167	10,083	10,086	10,082
2015	10,079	10,052	10,040	10,018	9,995	9,987	9,984	9,977	9,967	9,959	9,932	9,887
2016	9,868	9,840	9,798	9,757	9,748	9,739	9,718	9,704	9,701	9,699	9,687	9,686
2017	9,681	9,672	9,671	9,670	9,671	9,671	9,669	9,671	9,670	9,671	9,669	9,671
2018	9,671	9,672	9,672	9,671	9,671	9,679	9,676	9,681	9,681	9,682	9,682	9,684
2019	9,690	9,692	9,690	9,689	9,689	9,680	9,656	9,626	9,572	9,588	9,599	9,603
2020	9,612	9,602	9,575	9,647	9,739	9,710	9,587	9,539	9,523	9,506	9,485	9,472
2021	9,459											

Adjustments in the variable non-agreed interest rate will depend on changes in the following reference interest rate: 3-month EURIBOR.

The bank will check the reference interest rate on a regular basis two business days before the beginning of each next calendar month. If at this point in time, the reference rate has changed in relation to the figure under consideration, then the variable borrowing rate will automatically rise or fall by as many percentage points with effect from the first day of the following calendar month.

The reference rate applicable at any time can be checked at the bank's business premises or at the Deutsche Bundesbank:

[https://www.bundesbank.de/en/Statistics/Money_and_capital_markets/Interest_rates_and_yields/Time series/Money market rates/Money market rates, daily quotations/BBK01.ST0316](https://www.bundesbank.de/en/Statistics/Money_and_capital_markets/Interest_rates_and_yields/Time_series/Money_market_rates/Money_market_rates,_daily_quotations/BBK01.ST0316)