

List of Prices and Services.

Prices of selected services for retail and business clients.

Version dated 09. January 2025

Dear customer,
this English translation of the General Terms and Conditions is provided solely for the convenience of customers. The translation is not binding on the bank. The German text is the sole authoritative and binding version and prevails in case of any conflict.

The General Terms and Conditions and Special Terms and Conditions of Landesbank Baden-Württemberg (LBBW) govern the business relationship between clients and LBBW and its dependent institution, the Baden-Württembergische Bank. Declarations by Baden-Württembergische Bank in the context of the business relationship exclusively grant rights to and impose obligations on Landesbank Baden-Württemberg.

In accordance with no. 17 (3) of its General Terms and Conditions and to the extent permissible by law, LBBW (hereinafter referred to collectively together with its dependent institutions as the "Bank") will be entitled to demand payment of an adequate fee for services not included in an agreement or the list of prices and services performed on behalf of a client or in their presumed interest and for which, based on the circumstances, a fee should be reasonably payable. Except for prices that are stipulated by law, the client and the Bank can agree on prices which differ from those shown below. It can also invoice expenses in accordance with legal provisions.

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Section A

Prices and features of account management, payment services (transfers, direct debits, card payments, cash deposits and withdrawals) and check transactions for private and business clients

I. Account models

1. Private accounts¹ (EUR)

1.1 Value-added current account package Giro extend classic EUR 10.90 per month (incl. all items, BW-BankCard plus (debit card) and credit card – see table)

Max. one BW-BankCard plus (debit card) and credit card per account holder

Issuance of a credit card in conjunction with the extend classic value-added package		
	Account holder (main card)	extend partner (additional card)
Standard	BW extend Visa Card with monthly billing (credit card) ⁴	BW extend Visa Card with monthly billing (credit card) ⁴
Optionally, one of the following cards can be selected instead of the BW extend Visa Card with monthly billing (credit card).	– SPECIAL Mastercard = BW extend Mastercard with monthly billing (credit card) ⁴ – BW Basic Visa Card (debit card) ⁴	– SPECIAL Mastercard = BW extend Mastercard with monthly billing (credit card) (price: EUR 29 p. a.) – BW Basic Visa Card (debit card) (price: EUR 35 p. a.)
Order a PIN of your choice – First order – Each additional order	free of charge EUR 4.90	free of charge EUR 4.90

Other services shown in the list of prices and services are priced separately – see paragraph II. 4.

1.2 Value-added current account package Giro extend gold EUR 15.90 per month (incl. all items, BW-BankCard plus (debit card) and credit card – see table)

Max. one BW-BankCard plus (debit card) and credit card per account holder

Issuance of a credit card in conjunction with the extend gold value-added package		
	Account holder (main card)	extend partner (additional card)
Standard	SPECIAL Goldcard Set ⁴ (credit card)	SPECIAL Goldcard Set ⁴ (credit card)
Optionally, one of the following cards can be selected instead of the SPECIAL Goldcard set (credit card).	– SPECIAL Visa Card = BW extend Visa Card with monthly billing (credit card) ⁴ – SPECIAL Mastercard = BW extend Mastercard with monthly billing (credit card) ⁴ – BW Basic Visa Card (debit card) ⁴ – VfB CREDIT CARD (credit card) ^{4, 5}	– SPECIAL Visa Card = BW extend Visa Card with monthly billing (credit card) (price: EUR 29 p. a.) – SPECIAL Mastercard = BW extend Mastercard with monthly billing (credit card) (price: EUR 29 p. a.) – BW Basic Visa Card (debit card) ⁴ – VfB CREDIT CARD (credit card) ^{4, 5}
Order a PIN of your choice – First order – Each additional order	free of charge EUR 4.90	free of charge EUR 4.90

Other services shown in the list of prices and services are priced separately – see paragraph II. 4.

1.3 Giro direkt

Account management EUR 4.90 per month (incl. BW-BankCard plus (debit card). Max. one BW-BankCard plus (debit card) per account holder)

For all customers between the ages of 30 and 32, discounted account management fee of EUR 2.90 per month, including a BW-BankCard plus (debit card). Max. one BW-BankCard plus (debit card) per account holder.

From the age of 32, the discounted Giro direkt is automatically switched to the Giro direkt version on the terms and conditions applicable at this time.

Prices per item⁷:

- ATM deposits and withdrawals, online banking⁸/telephone banking transfers (domestic in EUR, SEPA), savings standing orders EUR —.—
- Processing of paper-based check deposits EUR 3.00
- Deposits and withdrawals at the bank teller² EUR 4.00

- Paper-based transfers (domestic in EUR, SEPA)	EUR 3.00
- Self-service terminal transfers	EUR —.—
- Other paperless items (check debit, other debit, direct debit, transfer, incoming transfer ⁶)	EUR —.—
- Real-time transfer	EUR —.—
Prices per account statement ³ :	
- Account statement (by post, electronic mailbox)	EUR —.—
- Account statement (account statement printer, collection service)	EUR 1.00

Other services shown in the list of prices and services are priced separately.

1.4 Account for everyone (basic account)

Account management	EUR 4.90 per month
(incl. BW-BankCard plus (debit card). Max. one BW-BankCard plus (debit card) per account holder)	
Prices per item ⁷ :	
- ATM deposits and withdrawals, online banking ⁸ /telephone banking transfers (domestic in EUR, SEPA), savings standing orders	EUR —.—
- Processing of paper-based check deposits	EUR 3.00
- Deposits and withdrawals at the bank teller ²	EUR 4.00
- Paper-based transfers (domestic in EUR, SEPA)	EUR 3.00
- Self-service terminal transfers	EUR —.—
- Other paperless items (check debit, other debit, direct debit, transfer, incoming transfer ⁶)	EUR —.—
- Real-time transfer	EUR —.—
Prices per account statement ³ :	
- Account statement (by post, electronic mailbox)	EUR —.—
- Account statement (account statement printer, collection service)	EUR 1.00

Other services shown in the list of prices and services are priced separately.

1.5 Residential property management account

Account management	EUR 4.90 per month
Prices per item ⁷ :	
- ATM deposits and withdrawals, online banking ⁸ /telephone banking transfers (domestic in EUR, SEPA), savings standing orders	EUR —.—
- Processing of paper-based check deposits	EUR 1.50
- Deposits and withdrawals at the bank teller ²	EUR 1.50
- Paper-based transfers (domestic in EUR, SEPA)	EUR 1.50
- Self-service terminal transfers	EUR 0.30
- Other paperless items (check debit, other debit, direct debit, incoming transfer, transfer)	EUR 0.30
- Real-time transfer	EUR —.—
Prices per account statement ³ :	
- Account statement (account statement printer, by post, electronic mailbox)	EUR 0.30
- Transfer order per electronic data transmission based on electronic data transmission confirmed by fax/direct debit presentation per electronic data transmission based on electronic data transmission	EUR 15.00
- per order and confirmed by fax	EUR 15.00
- per additional individual item	EUR 0.30
- per order electronically signed and processable	EUR 0.00

Other services shown in the list of prices and services are priced separately.

1.6 Giro worldwide

For all clients up to their 30th birthday (before reaching the age of 30; incl. all items, incl. a BW-BankCard plus (debit card) and a SPECIAL Visa Card (credit card) or a BW Basic Visa Card orange (debit card)). Max. one BW-BankCard plus (debit card) and one credit card per account holder.	EUR —.— per month
Order a PIN of your choice for credit cards	
- First order	free of charge
- Each additional order	EUR 4.90

From the age of 30, the Giro worldwide is automatically switched to the Giro direkt version on the terms and conditions applicable at this time.

Other services shown in the list of prices and services are priced separately.

1.7 Giro smart

Account management	EUR 8.90 per month
(incl. all paperless items, BW-BankCard plus (debit card))	
Prices per item ⁷ :	
- Paper-based transfers (domestic in EUR, SEPA)	EUR 1.50

Other services shown in the list of prices and services are priced separately.

1.8 Other price models for private accounts

(existing accounts only, not available for new accounts)

1.8.1 BW orange

(existing accounts only, not available for new accounts)	EUR —.— per month
For children, schoolchildren, trainees, federal volunteers and students up to their 29th birthday (before reaching the age of 29). Incl. all items and BW-BankCard plus (debit card).	

Other services shown in the list of prices and services are priced separately.

1.8.2 Value-added current account package BW extend orange

(existing accounts only, not available for new accounts)	EUR 1.90 per month
For children, schoolchildren, trainees, federal volunteers and students (minimum age 14) up to their 29th birthday (before reaching the age of 29). Incl. all items and BW-BankCard plus (debit card), BW Basic Visa Card orange (debit card) or BW extend Visa Card (credit card) billed monthly.	
Order a PIN of your choice for credit cards	
- First order	free of charge
- Each additional order	EUR 4.90

Other services shown in the list of prices and services are priced separately.

1.8.3 Giro classic, current account for everyone (basic account), attachment protection account (P account)

(existing accounts only, not available for new accounts)	
Account management	EUR 4.90 per month
Prices per item ⁷ :	
- ATM deposits and withdrawals, online banking ⁸ /telephone banking transfers (domestic in EUR, SEPA), savings standing orders	EUR —.—
- Processing of paper-based check deposits	EUR 1.50
- Deposits and withdrawals at the bank teller ²	EUR 1.50

- Paper-based transfers (domestic in EUR, SEPA)	EUR 1.50
- Self-service terminal transfers	EUR 0.30
- Other paperless items (check debit, other debit, direct debit, incoming transfer, transfer)	EUR 0.30
- Real-time transfer	EUR —.—
Prices per account statement ³ :	
- Account statement (account statement printer, by post, electronic mailbox)	EUR 0.30

Other services shown in the list of prices and services are priced separately.

2.0 Business accounts⁹ (EUR)

2.1 Business account for small and medium-sized business clients with external sales of less than EUR 15 million

2.1.1 BW business account classic

Account management	EUR 12.90 per month
Transfers (in euro, SEPA)	
- Paper-based transfer	EUR 3.00
- Online banking ⁸ /telephone banking transfer	EUR 0.25
- Real-time transfer	EUR 0.00
- Self-service terminal transfer	EUR 0.25
- Standing order	EUR 0.25
- Express transfer (not real-time transfer)	
- Order by CCU (electronic data transmission)	EUR 1.00
- Collective transfer	
- per order and collective transfer	EUR 0.00
- per additional item included in the order	
- per standard transfer	EUR 0.25
- per real-time transfer (only EBICS and/or the payment app in the Corporates portal)	EUR 0.00
- Transfer order per electronic data transmission based on electronic data transmission confirmed by fax	
- per order	EUR 15.00
- per additional individual item	EUR 0.25
- Incoming transfer	EUR 0.25
- additional set-up fee	EUR 0.25

Direct debit (in EUR, SEPA)

- Payment of Business-to-Business Direct Debits	EUR 0.50
- Payment of Core Direct Debits	EUR 0.25
- additional set-up fee	EUR 0.25
- Direct debit presentation per electronic data transmission/based on electronic data transmission	
- per order and confirmed by fax	EUR 15.00
- per order electronically signed and processable	EUR 0.00
- per additional individual item	EUR 0.25

Checks

- deposit (account debit)	EUR 3.00
- submission for collection (account credit)	EUR 3.00

Cash deposits/cash withdrawals

- Deposits and withdrawals at the bank teller ²	EUR 4.00
- Cash deposits and withdrawals at ATMs ²	EUR 0.75
- Cash deposits based on a special agreement	min. EUR 4.75

Other items

(are charged only if the transactions are performed on behalf of or in the sole interest of the client)

Account statements^{3,11}

- Account statements using the account statement printer service	EUR 0.20
- Account statements sent by post (plus postage)	EUR 0.20
- Electronic account statements with a qualified electronic signature in the electronic mailbox	EUR 0.20

Other services shown in the list of prices and services are priced separately.

2.1.2 BW business account premium

Account management	EUR 24.90 per month
Transfers (in euro, SEPA)	
- Paper-based transfer	EUR 3.00
- Online banking ⁸ /telephone banking transfer	EUR 0.15
- Real-time transfer	EUR 0.00
- Self-service terminal transfer	EUR 0.15
- Standing order	EUR 0.15
- Express transfer (not real-time transfer)	
- Order by CCU (electronic data transmission)	EUR 1.00
- Collective transfer	
- per order and collective transfer	EUR 0.00
- per additional item included in the order	
- per standard transfer	EUR 0.15
- per real-time transfer (only EBICS and/or the payment app in the Corporates portal)	EUR 0.00
- Transfer order per electronic data transmission based on electronic data transmission confirmed by fax	
- per order	EUR 15.00
- per additional individual item	EUR 0.15
- Incoming transfer	EUR 0.15
- Additional set-up fee	EUR 0.15

Direct debit (in EUR, SEPA)

- Payment of Business-to-Business Direct Debits	EUR 0.50
- Payment of Core Direct Debits	EUR 0.15
- additional set-up fee	EUR 0.15
- Direct debit presentation per electronic data transmission/based on electronic data transmission	
- per order and confirmed by fax	EUR 15.00
- per order electronically signed and processable	EUR 0.00
- per additional individual item	EUR 0.15

2.3 Business accounts for healthcare professions

2.3.1 BW Praxiskonto comfort

Account management EUR 4.90 per month

Account management includes:

– 1 BW-BankCard plus (debit card)

Transfers (in euro, SEPA)

– Paper-based transfer	EUR 3.00
– Online banking ⁸ /telephone banking transfer	EUR 0.25
– Real time transfer	EUR 0.00
– Self-service terminal transfer	EUR 0.25
– Standing order	EUR 0.25
– Express transfer (not real-time transfer)	
– Order by CCU (electronic data transmission)	EUR 1.00
– Collective transfer	
– per order and collective transfer	EUR 0.00
– per additional individual item	EUR 0.25
– Transfer order per electronic data transmission based on electronic data transmission confirmed by fax	
– per order and collective transfer	EUR 15.00
– per additional individual item	EUR 0.25
– Incoming transfer	EUR 0.25
– additional set-up fee	EUR 0.25

Direct debit (in EUR, SEPA)

– Payment of Business-to-Business Direct Debits	EUR 0.25
– Payment of Core Direct Debits	EUR 0.25
– additional set-up fee	EUR 0.25
– Direct debit presentation per electronic data transmission/based on electronic data transmission	
– per order and confirmed by fax	EUR 15.00
– per order electronically signed and processable	EUR 0.00
– per additional individual item	EUR 0.25

Checks

– deposit (account debit)	EUR 3.00
– submission for collection (account credit)	EUR 3.00

Cash deposits/cash withdrawals

– Deposits and withdrawals at the bank teller ²	EUR 4.00
– Cash deposits and withdrawals at ATMs ²	EUR 0.25
– Cash deposits based on a special agreement	min. EUR 4.75

Other items

EUR 0.25
(are charged only if the transactions are performed on behalf of or in the sole interest of the client)

Account statements^{3, 11}

– Account statements using the account statement printer service	EUR 0.20
– Account statements sent by post (plus postage)	EUR 0.20
– Electronic account statements with a qualified electronic signature in the electronic mailbox	EUR 0.20

Other services shown in the list of prices and services are priced separately.

2.4 Trust account for notaries, lawyers, auditors, patent attorneys, trust account InsO for insolvency administrators

Account management EUR —.— per month

(incl. all items and a BW-BankCard plus (debit card))

Other services shown in the list of prices and services are priced separately.

3.0 Foreign currency accounts

Foreign currency accounts

Account management (incl. items) EUR 6.66 per month

charged to the foreign currency account using the daily exchange rate

Business account in foreign currency

Account management (incl. items) EUR 20.00 per quarter

charged to the EUR business account

Other services shown in the list of prices and services are priced separately.

4.0 Provision of a statement of fees in accordance with the Payment Accounts Act

We provide consumers with a statement of fees pursuant to the Payment Accounts Act (ZKG) annually from the first business day of any given year for the previous calendar year and upon termination of the contract. To request the statement of fees, please contact the Baden-Württemberg Bank.

II. Provision of payment services for retail and corporate customers⁷

1. General information on the Bank¹³

1.1 Name and address of the bank

Landesbank Baden-Württemberg

Am Hauptbahnhof 2

70173 Stuttgart, Germany

1.2 Competent supervisory authority

Supervisory authority responsible for licensing and supervision of the Bank:

European Central Bank

Sonnemannstrasse 20

60314 Frankfurt/Main, Germany

(Website: www.ecb.europa.eu)

Supervisory authority responsible for consumer protection:

German Federal Financial Supervisory Authority (BaFin)

Graurheindorfer Strasse 108

53117 Bonn, Germany

and

Marie-Curie-Strasse 24–28

60439 Frankfurt/Main, Germany

(Website: www.bafin.de)

1.3 Entry in the commercial register

Stuttgart Local Court

Register court: HRA 12704

Mannheim Local Court

Register court: HRA 104440 (for Karlsruhe)

Register court: HRA 4356 (for Mannheim)

Mainz Local Court

Register court: HRA 40687

1.4 Contract language

The prevailing language for the business relationship with clients is German.

1.5 Business days and cut-off times of the Bank

1.5.1 Business days

A business day is any day on which the payment service providers involved in the execution of a payment transaction run the business operations necessary to execute payment transactions. The Bank conducts the business operations necessary to perform payment transactions on all working days except

– Saturdays,

– 24 and 31 December, and

– regional public holidays: The regional public holidays are based on the public holidays calendar of Baden-Württemberg.

Within the scope of the respective product range, the Bank endeavors to execute payment orders even outside the business day, e.g., in the case of online banking or with respect to cross-border payment transactions.

In the case of real-time transfers via the agreed electronic access channels, every day of the year is a business day.

1.5.2 Cut-off times

The cut-off times correspond to the opening hours of the relevant branch.

In online banking and telephone banking, the following cut-off times apply to domestic and cross-border orders in the form of SEPA euro transfers:

– Online banking 6:30 p.m.

– Phone banking 5:00 p.m.

On business days, the following cut-off times apply to all other cross-border orders in online banking and telephone banking of the Bank:

– Online banking 4:00 p.m.

– Phone banking 4:00 p.m.

The Bank's cut-off times in electronic banking (business clients) can be viewed at

www.LBBW.de/eb-annahmezeiten.

With real-time transfers via the agreed electronic access channels, there are no restrictions on the cut-off times – processing takes place 24 hours per day.

2 Transfers

2.1 Transfers within Germany and to/from other countries in the European Economic Area (EEA)¹⁴

2.1.1 Transfer orders

a) Cut-off times for transfers

The bank's business days and cut-off times are set out in paragraph II. 1.5.

b) Execution periods

The bank is required to ensure that the transfer amount is received by the payee's payment service provider at the latest as set out below:

Transfers in euro

– paperless transfer order¹⁵ max. 1 business day

– paper-based transfer orders max. 2 business days

after the order is correctly issued taking into account the bank's business days and cut-off times in accordance with paragraph II. 1.5.

– real-time transfer order⁵⁰ max. 20 seconds after determining that the real-time transfer can be executed.

Transfers in other EEA-currencies/non-EEA currencies

– paperless transfer order¹⁵ max. 4 business days

– paper-based transfer order max. 4 business days

after the order is correctly issued taking into account the bank's business days and cut-off times in accordance with paragraph II. 1.5.

c) Transfer charges

Please note: For euro transfers to EEA countries and Andorra, Gibraltar, Guernsey, Isle of Man, Jersey, Miquelon, Monaco, Saint-Pierre, San Marino, Switzerland, the Vatican City and the United Kingdom of Great Britain and Northern Ireland with missing/incorrect information about the recipient's IBAN (international bank account number) and the recipient bank's BIC (bank identifier/SWIFT code), the execution of the transfer order may be rejected by the recipient bank and/or additional fees may be charged. Against this background, we will continue to execute your otherwise complete transfer orders to these countries until further notice even if the IBAN and BIC details are missing. To avoid time-consuming subsequent charges and to replace the cost requirements of foreign banks, however, we will charge you an additional flat fee (non-STP fee). This non-STP fee will also be charged for payments that cannot be automatically processed by the recipient bank (see additional fees/reimbursement of costs of foreign banks). In a transfer, the payer and the recipient each bear the charges of their payment service provider (SHARE transfer (0)).

The payer pays the following charges:

aa) SEPA customer credit transfer

See per item prices. These can be found in the respective account model. A SEPA transfer is a transfer made by the transferring client on the forms issued by the bank (SEPA) or in the data format specified by the bank (SEPA) and has the following characteristics:

- Transfers in euro in Germany or to other EEA countries, Andorra, Gibraltar, Guernsey, Isle of Man, Jersey, Miquelon, Monaco, Saint-Pierre, San Marino, Switzerland, the Vatican City and the United Kingdom of Great Britain and Northern Ireland.
- Further mandatory information: The client must specify the IBAN¹⁶ of the payee in the transfer.

bb) Transfers within the EEA that do not meet the SEPA transfer requirements set out above will be processed in a conventional manner. The 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	
for higher amounts, 1.5 % of the transfer amount	min. EUR	12.50	
Fees	EUR	1.50	
Conversion fee for foreign currency (commission)			
0.25 % of the transfer amount	min. EUR	1.50	
bbb) Electronic orders			
Processing fee up to EUR 25.00	EUR	—.—	
for higher amounts, 1.0 % of the transfer amount	min. EUR 7.50/max. EUR	150.00	
Fees	EUR	1.50	
Conversion fee for foreign currency (commission)			
0.25 % of the transfer amount	min. EUR	1.50	

Payments are no longer permitted with the payment instruction BEN (= payee pays all fees) or OUR (= payer pays all fees). If, at the express request of the client, the Bank executes an OUR transfer in exceptional cases, the following charges will apply:

Paper-based order			
Processing fee up to EUR 25.00	EUR	—.—	
up to EUR 250.00	EUR	7.50	
for higher amounts 1.5 % of the transfer amount	min. EUR	12.50	
Fees	EUR	1.50	
Conversion fee for foreign currency (commission)			
0.25 % of the transfer amount	min. EUR	1.50	
plus OUR flat fee	EUR	25.00	
Foreign financial institutions may charge for any additional costs incurred.			

Electronic orders			
Processing fee up to EUR 25.00	EUR	—.—	
for higher amounts, 1.0 % of the transfer amount	min. EUR 7.50/max. EUR	150.00	
Fees	EUR	1.50	
Conversion fee for foreign currency (commission)			
0.25 % of the transfer amount	min. EUR	1.50	
plus OUR flat fee	EUR	25.00	
Foreign financial institutions may charge for any additional costs incurred.			

d) Other charges

Repair fee for manual corrections of inaccurate information (such as invalid IBAN/BIC) carried out by the bank or at the client's request	EUR	10.00	
Standing order: set-up, change, cancellation	EUR	—.—	
Domestic express transfer in euro (in addition to price per item)	EUR	5.00	
Justified rejection of a transfer order by the Bank			
– due to insufficient funds/unauthorised overdraft of the client's account	postage only		
– due to missing/incorrect information preventing the execution, stating the grounds	postage only		
Express execution (SWIFT express payment method – not available for real-time-transfers)	EUR	11.50	
Issuance of bank checks	EUR	9.00	
Non-STP fees (reimbursement of costs for foreign banks) for payments in euro			
– missing/incorrect IBAN ¹⁶ or BIC ¹⁷	EUR	10.00	
– payments that cannot be processed automatically	EUR	10.00	

2.1.2 Incoming transfers

In a transfer, the payer and the recipient each bear the charges of their payment service provider (SHARE transfer (0)).

The payee pays the following fees:

aa) SEPA transfer

See per item prices. These can be found in the respective account model. A SEPA transfer is a transfer made by the transferring client on the forms issued by the bank (SEPA) or in the data format specified by the bank (SEPA) and has the following characteristics: transfers in euro in Germany, Switzerland or to other EEA countries, Andorra, Gibraltar, Guernsey, Isle of Man, Jersey, Miquelon, Monaco, Saint-Pierre, San Marino, Switzerland, the Vatican City and the United Kingdom of Great Britain and Northern Ireland.

Further mandatory information: The client must specify the IBAN¹⁶ of the payee in the transfer.

bb) Transfers within the EEA that do not meet the SEPA transfer requirements set out above will be processed in a conventional manner. The prices for this are structured as follows:

Fees:			
Processing fee up to EUR 25.00	EUR	—.—	
for higher amounts, 1.0 % of the transfer amount	Min. EUR 5.00/max. EUR	50.00	
Fees	EUR	1.50	
Conversion fee for foreign currency (commission)			
0.25 % of the transfer amount	min. EUR	1.50	

Value date:

No longer required (statutory regulations apply)

2.2 Transfers to/from countries outside the EEA (third countries)¹⁸

2.2.1 Transfer orders

2.2.1.1 Execution period

Transfers will be executed as soon as possible.

The maximum execution period for real-time transfers in euro from non-EEA countries that accept real-time payments⁵¹ is 20 seconds (from the point the Bank determined that the real-time transfer can be executed).

2.2.1.2 Transfer charges

a) Who pays

The payer can choose who pays the transfer charges¹⁹:

- SHARE** transfer (0) = payer and payee each pay the charges levied by their respective payment service provider
- OUR** transfer (1) = payer pays all charges
- BEN** transfer (2)²⁰ = payee pays all charges

Please note:

- If SHARE (0) is chosen, intermediary payment service providers and the payee's payment service provider may also deduct charges from the transfer amount.
- In the case of a BEN (2) charge payment instruction, each of the payment service providers involved may deduct charges from the transfer amount.

b) Amount of charges

aa) Andorra, Gibraltar, Guernsey, Isle of Man, Jersey, Miquelon, Monaco, Saint-Pierre, San Marino, Switzerland, Vatican City and the United Kingdom of Great Britain and Northern Ireland in euro with IBAN/BIC (SEPA transfer):

see prices per item for SEPA transfers. These can be found in the respective account model.

bb) Other countries/transfers in any currency:

aaa) Paper-based orders:			
SHARE: Processing fee	up to EUR 25.00	EUR	—.—
	up to EUR 250.00	EUR	7.50
	higher amounts	1.5 %, min. EUR	12.50
Fees		EUR	1.50
Conversion fee for foreign currency (commission)		0.25 %, min. EUR	1.50
OUR: as with SHARE, plus OUR charge		EUR	25.00
Foreign financial institutions may charge for any additional costs incurred.			
BEN: The SHARE charges are deducted from the transfer amount.			

bbb) Electronic orders

SHARE: processing fee	up to EUR 25.00	EUR	—.—
	higher amounts	1.0 %, min. EUR 7.50/max. EUR	150.00
Fees		EUR	1.50
Conversion fee for foreign currency (commission)		0.25 %, min. EUR	1.50
OUR: as with SHARE, plus OUR charge		EUR	25.00
Foreign financial institutions may charge for any additional costs incurred.			
BEN: The SHARE charges are deducted from the transfer amount.			

c) Other charges

Repair fee for manual corrections of inaccurate information (such as invalid IBAN or BIC) carried out by the bank or at the client's request	EUR	10.00	
Standing order: set-up/change/cancellation	EUR	—.—	
Express execution (SWIFT express payment method – not available for real-time transfers)	EUR	10.00	

Issuance of bank checks	EUR	7.50	
Justified rejection of a transfer order			
– due to insufficient funds/unauthorised overdraft of the client's account	postage only		
– due to missing/incorrect information preventing the execution, stating the grounds	postage only		

2.2.2 Incoming transfers

2.2.2.1 Payer

Who has to pay the charges for executing the transfer depends on the arrangement between the transferring party (payer) and their payment service provider. The following arrangements are available²¹:

- SHARE** transfer (0) = payer and payee each pay the charges levied by their respective payment service provider
- OUR** transfer (1) = payer pays all charges
- BEN** transfer (2)²⁰ = payee pays all charges

Please note:

- If SHARE (0) is chosen, intermediary payment service providers and the payee's payment service provider may also deduct charges from the transfer amount.
- In the case of a BEN (2) charge payment instruction, each of the payment service providers involved may deduct charges from the transfer amount.

2.2.2.2 Amount of charges

The bank will charge the following fees for SHARE (0) or BEN (2) transfers, which will be deducted from the transfer amount:

Andorra, Gibraltar, Guernsey, Isle of Man, Jersey, Miquelon, Monaco, Saint-Pierre, San Marino, Switzerland, Vatican City and the United Kingdom of Great Britain and Northern Ireland in euro with IBAN/BIC (SEPA transfer).

The prices for individual items can be found in the respective account model.

Other countries/transfers:

Processing fee	up to EUR 25.00	EUR	—.—
	higher amounts	1.0 %, min. EUR 5.00/max. EUR	50.00
Fees		EUR	1.50
Conversion fee for foreign currency (commission)		0.25 %, min. EUR	1.50

Value date

No longer required (statutory regulations apply).

2.3 Limits for real-time transfers

Transfers under the terms for real-time transfers are limited to EUR 100,000 per transfer

irrespective of the available account balance or credit facility. The maximum amount set out above can also be limited by agreed disposition limits.

3. Direct debits

3.1 Direct debit for card-based payments

Direct debit payments: the prices for individual items can be found in the respective account model.

3.1.1 Execution period

The bank is required to ensure that the direct debit amount is received by the payee's payment service provider within a maximum of one business day after the order has been placed, taking into account the business days and cut-off periods as laid down in paragraph II.1.5.

3.1.2 Charges

Charges for direct debits returned unpaid or for the reversal of direct debits as a result of refund requests are paid by the presenter (does not apply to consumers) EUR 3.00
Justified rejection of a payment of a direct debit postage only

3.2 Direct debits (SEPA Core Direct Debits)

3.2.1 Execution period

The bank is required to ensure that the direct debit amount is received by the payee's payment service provider within a maximum of one business day after the order has been placed, taking into account the business days and cut-off periods as laid down in paragraph II.1.5.

3.2.2 Charges

Direct debit payments: the prices for individual items can be found in the respective account model.
Justified rejection of a payment of a direct debit (SEPA Core Direct Debit) Postage

3.2.3 Cut-off times for direct debits

The following cut-off times must be observed before the due date: at the earliest 14 calendar days and at the latest one business day before the due date of the SEPA Core Direct Debit, taking into account the business days and acceptance period under paragraph II.1.5.

3.3 Direct debits (SEPA Business-to-Business Direct Debits)

3.3.1 Execution period

The bank is required to ensure that the direct debit amount is received by the payee's payment service provider within a maximum of one business day after the order has been placed, taking into account the business days and cut-off periods as laid down in paragraph II.1.5.

3.3.2 Charges

Direct debit payments: the prices for individual items can be found in the respective account model.
Administration of the SEPA B2B direct debit mandate
– Entry/change/cancellation of a B2B Direct Debit mandate at the paying agent EUR 5.00
Justified rejection of a payment of a direct debit (SEPA Business-to-Business Direct Debit) postage only

3.3.3 Cut-off times for direct debits

The following cut-off times must be observed before the due date: at the earliest 14 calendar days and at the latest one business day before the due date of the Business-to-Business Direct Debits, taking into account the business days and acceptance period under paragraph II.1.5.

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

4.1 Annual fees for issuance of BW-Bank credit cards²³

SPECIAL Visa Card (credit card)/SPECIAL Mastercard (credit card)	
– Main card	(annually) EUR 29.00
– Additional card	(annually) EUR 14.50
SPECIAL Goldcard Set (credit card)	
– Main card	(annually) EUR 90.00
– Additional card	(annually) EUR 40.00
SPECIAL Visa Goldcard (credit card)/SPECIAL Mastercard Gold (credit card)	
– Main card	(annually) EUR 80.00
– Additional card	(annually) EUR 35.00
BW Basic Visa Card (debit card)	(annually) EUR 35.00
Visa Card with monthly billing (credit card) (Existing accounts only/not available for new accounts)	(annually) EUR 29.00
Mastercard (credit card) (existing accounts only/not available for new accounts)	(annually) EUR 29.00
CorporateWorld Mastercard (credit card) billed through the business account	
– Classic	(annually) EUR 28.00
– Premium	(annually) EUR 59.00
– CorporateWorld Mastercard Central (credit card)	(annually) EUR 22.00
– CorporateWorld Mastercard Central Vplus (credit card)	(annually) EUR 117.00
CorporateWorld Mastercard (credit card) billed through the private account	
– Classic	(annually) EUR 68.00
– Premium	(annually) EUR 99.00

Daily limit for cash withdrawals at own/third-party²⁴ ATMs (cash service):

SPECIAL Visa Goldcard (credit card)/SPECIAL Mastercard Gold (credit card)	
SPECIAL Goldcard Set (credit card)	EUR 1,000.00 per day
SPECIAL Visa Card (credit card)/SPECIAL Mastercard (credit card)/ Visa Card (credit card)/Mastercard (credit card)/ CorporateWorld Mastercard (credit card)	EUR 500.00 per day
BW Basic Visa Card (only from credit balance) (debit card)	EUR 500.00 per day

Other prices

– Replacement of a credit card that has been lost, stolen, misused or used in any other unauthorised manner at the request of the client^{25, 26, 27} EUR 5.45
– For a change in BW Basic Visa Card (debit card) design subsequently requested by the client²⁷ EUR 5.45
Provision of an emergency card at the request of the client^{25, 28} EUR 125.00
Provision of emergency cash at the request of the client^{25, 28} EUR 125.00

Compensation for loss/damage due to the unsuccessful collection of direct debits from third-party bank accounts, if attributable to the client. The client is entitled to prove that the actual loss/damage suffered/incurred by the Bank was lower EUR 9.50
plus third-party bank fee Provision of a replacement PIN for BW-Bank card service online at the request of the client²⁸ EUR 1.00
Monthly credit card statement²⁹
– In the electronic mailbox free of charge
– Mailing of credit card statements by post postage only
– Mailing of credit card statements that have not been downloaded through the electronic mailbox postage only
BW Basic Visa Card (debit card):
SMS service based on an agreement with the client EUR 1.80 per month
Order a PIN of your choice for SPECIAL Visa Card (credit card), SPECIAL Mastercard (credit card), BW Basic Visa Card orange (debit card), BW Basic Visa Card (debit card), CorporateWorld Mastercard (credit card), SPECIAL Goldcard set (credit cards), SPECIAL Visa Goldcard (credit card), SPECIAL Mastercard Gold (credit card)
– First order free of charge
– Each additional order EUR 4.90
Provision of an activation PIN for an unblocked card at the client's request in accordance with the terms of the agreement, if due to circumstances attributable to the client (e.g., forgotten PIN) EUR 4.90

Use of the Mastercard/Visa Card (credit and debit card)

to pay in euro in the EEA⁵⁸ 0 % of sales

Use of the Mastercard/Visa Card (credit and debit card)

for paying in foreign currency in the EEA^{30, 48, 58, 59} 1.5 % of sales

Use of the Mastercard/Visa Card (credit and debit card)

for payments in third-country⁶⁰ currency outside the EEA^{30, 48, 58} 1.5 % of sales

For exchange rates, see paragraph II. 6 of this list. For cash payments see paragraph II. 4.4.

Additional services

Interest rate for credit balance (existing accounts only/not available for new accounts)²⁸

under EUR 10,000	70 % of 3-month EURIBOR
from EUR 10,000	80 % of 3-month EURIBOR
from EUR 25,000	85 % of 3-month EURIBOR

If the 3-month EURIBOR is negative, the interest rate for credit balances is 0.00 %. The interest rates are re-calculated one business day before the next billing period (i.e. on the last business day of the month). EURIBOR (Euro Interbank Offered Rate) is the generally accepted market interest rate for 3-month money at European banks. The interest rate calculated, which is rounded to 2 decimal places, applies for the entire subsequent billing period.

Current interest rates are published at www.bw-bank.de/guthabenverzinsung. Changes to these rates will take effect immediately and without prior notice. Interest income incurred is credited to the card account each month.

Payment protection insurance

0.69 % of the average monthly balance to cover the outstanding balance in the event of unemployment, incapacity to work and death.

4.2 Annual prices for issuance of a debit card (BW-BankCard plus and BW-BankCard)³¹

In conjunction with a private account model (in accordance with no. 1)
BW-BankCard plus (debit card) (annually) EUR 15.00
BW-BankCard (debit card) (annually) EUR 15.00

In conjunction with a business account model (in accordance with no. 2)

BW-BankCard plus (debit card) (annually) EUR 9.00
BW-BankCard (debit card) (annually) EUR 9.00

Daily limit³² for the BW-BankCard plus (debit card) depending on use:

Cash withdrawal with the debit card at the ATM (own/third party)²⁴
– at own ATM up to EUR 2,000.00 per day
– at all other ATMs in Germany up to EUR 2,000.00 per day
– at all other ATMs abroad up to EUR 2,000.00 per day
Use at automated checkouts of retailers and service providers EUR 5,000.00 per day

Daily limit³² of the BW-BankCard (debit card):

Cash withdrawal with the debit card at ATMs (own) EUR 2,000.00 per day

Use of the BW-BankCard plus (debit card)

to pay in euro in the EEA⁵⁸ 0 % of sales

Use of the BW-BankCard plus (debit card)

for paying in foreign currency in the EEA
– in EEA foreign currency⁵⁹ 1.5 % of sales
– in third country currency⁶⁰ 1.5 % of sales

Use of the BW-BankCard plus (debit card)

for payments in third-country⁶⁰ currency outside the EEA 1.5 % of sales

For exchange rates, see paragraph II. 6 of this list. For cash payments see paragraph II. 4.4.

Other prices

– Replacement of a debit card that has been lost, stolen, misused or used in any other unauthorised manner at the request of the client²⁶ EUR 7.10
– Replacement for a new type of card/new product (e.g., from BW-BankCard plus to BW-BankCard (debit card)) requested by the client EUR 7.10
– Provision of an activation PIN for an unblocked card at the client's request in accordance with the terms of the agreement, if due to circumstances attributable to the client (e.g., forgotten PIN) EUR 3.10

Please note: Clients can choose a new PIN at BW-Bank or Sparkassen ATM free of charge.

4.3 Cash withdrawal

Cash withdrawals at the bank

at ATMs

– with our debit cards	EUR —.—
– with our credit cards ³⁴	
– SPECIAL Visa Card (credit card)/SPECIAL Mastercard (credit card) ^{35/}	
– SPECIAL Goldcard Set (credit card)/Mastercard (credit card) ^{35/}	
– Visa Card (credit card)/BW Basic Visa Card (debit card)	2%, min. EUR 2.50
– CorporateWorld Mastercard (credit card)	2%, min. EUR 3.00

at the teller counter

– with our debit cards	EUR —.—
– with our credit cards	
– SPECIAL Visa Card (credit card)/SPECIAL Mastercard (credit card) ^{35/}	
– SPECIAL Goldcard Set (credit card)/Mastercard (credit card) ^{35/}	
– Visa Card (credit card)/BW Basic Visa Card (debit card)	3%, min. EUR 5.00
– CorporateWorld Mastercard (credit card)	3%, min. EUR 5.00

Please note: Cash withdrawals with the BW-BankCard (debit card) are only possible at the bank.

Cash withdrawals by Sparkasse/Landesbank clients

at ATMs

– with SparkassenCard/debit card	EUR —.—
– with Mastercard or Visa card (credit card) ³³	

at the teller counter

– with Mastercard or Visa card (credit card) ³³	
--	--

Cash withdrawals by non-Sparkasse/Landesbank clients at ATMs

– with debit card	EUR 4.55
– with credit card ³³	

Cash withdrawals with the BW-BankCard plus (debit card) at third-party ATMs

– at Sparkassen and Landesbanken in Germany that participate in the Heimatsparkassenmodell (domestic network of savings banks)	free of charge
– at payment service providers in the EEA ⁵⁸ in the girocard system that charge a direct client fee	
– in euro	free of charge
– at payment service providers in the EEA in the VPAY/Plus systems	
– in euro	1% of sales, min. EUR 5.00
– in EEA foreign currencies ⁵⁹	1% of sales, min. EUR 5.00
– third country currency ⁶⁰	1% of sales, min. EUR 5.00
– at payment service providers outside the EEA in	
– third-country currencies ⁶⁰ in the VPAY/Plus system	1% of sales, min. EUR 5.00
– of payment service providers in the EEA in the Visa Debit system	
– in euro	2% of sales, min. EUR 5.00
– in EEA foreign currencies ⁵⁹	2% of sales, min. EUR 5.00
– in third country currency ⁶⁰	2% of sales, min. EUR 5.00
– at payment service providers outside the EEA in	
– third-country currencies ⁶⁰ in the Visa Debit system	2% of sales, min. EUR 5.00

Please note that operators of ATMs or third-party financial institutions may also charge their own fees. BW-Bank will not reimburse these fees.

Cash withdrawals with Mastercard/Visa Card (credit card and debit card) at ATMs of external payment service providers (in and outside the EEA)^{58, 34, 35, 49}

– SPECIAL Visa Card (credit card)/SPECIAL Mastercard (credit card)/SPECIAL Goldcard Set (credit card)/Mastercard (credit card)/Visa Card (credit card)/BW Basic Visa Card (debit card)	
– in euro	2% of sales, min. EUR 2.50
– in the EEA in EEA foreign currency ⁵⁹	2% of sales, min. EUR 2.50
– in the EEA in third country currency ⁶⁰	2% of sales, min. EUR 2.50
– outside the EEA in third country currency ⁶⁰	2% of sales, min. EUR 2.50
– CorporateWorld Mastercard (credit card)	
– in euro	2% of sales, min. EUR 3.00
– in the EEA in EEA foreign currency ⁵⁹	2% of sales, min. EUR 3.00
– in the EEA in third country currency ⁶⁰	2% of sales, min. EUR 3.00
– outside the EEA in third country currency ⁶⁰	2% of sales, min. EUR 3.00

Cash withdrawals with Mastercard/Visa Card (credit card and debit card) at the bank teller of third-party payment service providers^{34, 35, 49}

– SPECIAL Visa Card (credit card)/SPECIAL Mastercard (credit card)/SPECIAL Goldcard Set (credit card)/Mastercard (credit card)/Visa Card (credit card)/BW Basic Visa Card (debit card), CorporateWorld Mastercard (credit card)	
– in euro	3% of sales, min. EUR 5.00
– in the EEA in EEA foreign currency ⁵⁹	3% of sales, min. EUR 5.00
– in the EEA in third country currency ⁶⁰	3% of sales, min. EUR 5.00
– outside the EEA in third country currency ⁶⁰	3% of sales, min. EUR 5.00

12 free items per calendar year at ATMs in Germany and abroad for the following products:

SPECIAL Visa Card (credit card), SPECIAL Mastercard (credit card), SPECIAL Goldcard Set (credit cards), SPECIAL Visa Goldcard (credit card), SPECIAL MasterCard Gold (credit card).

Free items are not granted on lottery, betting or casino transactions.

Please note that operators of ATMs or third-party financial institutions may also charge their own fees. BW-Bank will not reimburse these fees.

Cash withdrawal of an express transfer

Cash withdrawal of an incoming express transfer from another financial institution	EUR 10.00
Express transfer for cash withdrawal at another financial institution	EUR 10.00

4.4 Execution periods

The card payment amount will be received by the payee's payment service provider no later than as follows:

Card payments in euro within the European Economic Area (EEA)	max. 1 business day
Card payments in the EEA in an EEA currency other than the euro	max. 4 business days
Card payments outside the EEA	
regardless of the currency	the card payment will be made as soon as possible

The bank's business days are set out in paragraph II. 1.5.

4.5 Cash deposit

Cash payments to own clients in accordance with a separate agreement (Safebag system)

– Annual price (flat fee)	from EUR 240 p. a.	up to EUR 520 p. a.
– or price per transaction	from EUR 4.75	up to EUR 25

4.6 Coin exchange transactions (non-current account clients)

– per roll	EUR 0.50
– per bag	EUR 5.00

5. Other services current account/payment transactions

5.1 Transfer

– Return of a SEPA transfer due to a client error	EUR 3.00
– Return of a SEPA transfer by the beneficiary's bank	EUR 3.00
– Return of a cross-border transfer (not SEPA) to the originator at the request of a foreign bank	EUR 7.50

5.2 SEPA direct debit (fees to be paid by the presenter)

– Recall by the client before forwarding (does not apply to consumers)	EUR 5.00
– Recall by the client after forwarding	EUR 5.00
– Return due to a client error	EUR 3.00
– Return due to general SEPA block on payer	EUR 3.00
– Return by the payer (refund request)	EUR 3.00
– Return by the paying agent	EUR 3.00

5.3 Subsequent processing/subsequent reporting/reclaims

– Subsequent processing/subsequent reporting of additional information, reclaims in the case of SEPA and domestic payments (excluding Target 2) at the request of the client (if due to circumstances attributable to the client)	EUR 10.00
	plus any third-party bank charges
– Subsequent processing/subsequent reporting of additional information, reclaims in the case of cross-border payments and Target 2 at the request of the client (if due to circumstances attributable to the client)	
– within 6 months of the day posting date	EUR 25.00
– older than 6 months after the posting date	EUR 75.00
	plus any third-party bank charges
– Recall/cancellation of a transfer/direct debit after the end of the cancellation period at the request of the client	EUR 5.00
– Mandate inquiry by the payer in the case of an authorized SEPA direct debit 8 weeks after the debit entry	EUR 25.00

5.4 Other

Interest computation based on the actual time involved	min. EUR 10.00
Interest rate table per joint account and month	EUR 50.00
Account pool per source account and month	EUR 100.00
S-Zentral central per account per month	EUR 50.00
S-Zentral service per account and month as per agreement	min. EUR 150.00
Reciprocal credit utilisation/account group per account and month	EUR 25.00
Sending of forms and checks	postage only
Sending of forms (larger quantities or individual design)	
Postage plus third-party fees for provisional entry, extension and deletion of a block on client instructions (for extend value-added accounts)	EUR 5.00 (EUR —.—)

5.5 Electronic services

5.5.1 Online banking business

Registration	
– of up to two users	EUR —.—
– each additional user	per month and per user EUR 2.50 + 19% VAT = EUR 2.98 (max. EUR 10.00 + 19% VAT = EUR 11.90)

5.5.2 Outside online banking and HBCI banking

System access	
– Payment app in the Corporates portal/	
– Business portal	per month per client ID EUR 20.00
– EBICS	per month per client ID EUR 20.00
– EBICS user ID	per month per user ID EUR 0.00
– additional EBICS alias ID	per month per EBICS Alias-ID EUR 20.00

Prices for electronic provision of

account information in the following formats	
– MT940/MT942/camt.052/camt.053	per month per account EUR 10.00
– electronic account statement with qualified electronic signature ¹¹ /qualified electronic seal ¹¹ (signature/seal cannot be chosen as dependent on account management system)	per month per account EUR 10.00

Items in the camt.054 format	per month per account EUR 15.00
Download foreign exchange rate information (DKI)	per month per client ID EUR 15.00

Provision of the Mt940/camt.053 formats to service data centers	per month per account EUR 10.00
Cancellation of SEPA collective order (batch booking)	per month per account EUR 10.00

6. Exchange rate for the performance of payment services in foreign currency

6.1 Card-based payment services

Transactions with **Mastercard/Visa Card** (credit and debit cards) and the **BW-BankCard plus** (debit card) within the EEA⁵⁸ in EEA foreign currencies⁵⁹ are converted using the last available euro reference exchange rate of the European Central Bank (ECB). The respective euro reference exchange rate of the ECB is available at www.bw-bank.de/ezbkursreferenz.

Transactions with the **Mastercard/Visa Card** (credit card and debit card) in third-country currency⁶⁰ are converted at the respective visa reference exchange rate. This is available at www.bw-bank.de/visakursreferenz.

Transactions with the **BW-BankCard plus** (debit card) in the VPAY/Plus system in third-country currency⁶⁰ are converted using the VPAY/Plus exchange rates. These are available at www.bw-bank.de/debitkartenkurse.

Transactions with the **BW-BankCard plus** (debit card) in the Visa Debit system in third-country currency⁶⁰ are converted using the Visa Debit exchange rates (VID). These are available at www.bw-bank.de/debitkartenkurse.

6.2 Other conversions

Exchange rates from euro into foreign currencies and vice versa are based on reference exchange rate for foreign currencies determined by LBBW on the business day of the entry (including credits at the ask rate, debits at the bid rate). These exchange rates are available at www.lbbw.de/devisenkurse.

For payment transactions in foreign currency that do not involve a conversion into a different currency, the reference rate for foreign currency on the business day prior to the posting day is used to calculate the applicable EUR fees provided the payment transaction is posted before 1:30 pm.

6.3 General

Changes to the rates referred to in 6.1 and 6.2 will take effect immediately and without prior notice. If the above-mentioned rates are not available, the conversion takes place at an established market rate. If it is not possible to make payments in local currency to the recipient countries are due to conflicting regulations or settlement difficulties, the amount is converted into a payable third currency at the current reference exchange rate.

III. Check transactions

1. Domestic check transactions

1.1 Deposit subject to clearance

The account is credited immediately.

1.2 Deposit after clearance

The account is only credited after the end of the check clearance period, i. e., after the drawn bank has honoured the check.

1.3 Value date

Depositing checks

– drawn in euro on BW-Bank/LBBW Presentation date^{36,37}
 – drawn in euro on other financial institutions
 in Germany 3 bank business days after presentation date^{36,37}

Debit

– Check (check deposit) Date of receipt³⁷

2. Cross-border check transactions

2.1 For check payments made out to payees in other countries (importers' checks)

2.1.1 Charges

Processing fee	up to EUR 250.00	EUR 7.50
	higher amounts	1.5%, min. EUR 15.00
Fees		EUR 1.50
Conversion fee for foreign currency (commission)		0.25 %, min. EUR 1.50

2.1.2 Exchange rate

Foreign currency is converted into euro at the reference exchange rate for foreign currencies; the determination takes place on weekdays, except Saturday, at 1:00 pm.

2.1.3 Value date

Execution date ³⁶

2.2 Incoming foreign check payments (exporters' checks)

2.2.1 Deposit subject to clearance

2.2.1.1 Fees

Processing fee	up to EUR 20.00	free of charge
	up to EUR 250.00	EUR 7.50
	higher amounts	1.5%, min. EUR 15.00/max. EUR 250.00
Fees		EUR 1.50
Conversion fee for foreign currency (commission)		0.25 %, min. EUR 1.50

2.2.1.2 Exchange rate

Foreign currency is converted into euro at the reference exchange rate for foreign currencies; the determination takes place on weekdays, except Saturday, at 1:00 pm.

2.2.1.3 Value date

Depositing checks

drawn in euro on BW-Bank/LBBW	1	business day after presentation date ^{36,37}
drawn in euro on other financial institutions in Germany	3	business days after presentation date ^{36,37}
drawn in euro on foreign financial institutions	6	business days after the presentation date ^{36,37}
in foreign currency in favor of a euro account	2	business days after the trading day

in foreign currency in favor of a foreign currency account

6 business days after presentation date^{36,37}

2.2.2 Deposit after clearance

2.2.2.1 Fees

Processing fee	up to EUR 250.00	EUR 15.00
	higher amounts	3%, min. EUR 40.00/max. EUR 250.00
Fees		EUR 1.50
Conversion fee for foreign currency (commission)		0.25 %, min. EUR 1.50

plus an unknown amount of third-party fees
 Fees are also charged if checks remain unpaid.

2.2.2.2 Exchange rate

Foreign currency is converted into euro at the reference exchange rate for foreign currencies; the determination takes place on weekdays, except Saturday, at 1:00 pm.

2.2.2.3 Value date

Depositing checks

– in euro	clearance date (value date)
– in foreign currency in favor of a foreign currency account	2 business days after clearance date (value date)
– in foreign currency in favor of a euro account	max. 2 business days after clearance date (value date)

3. Miscellaneous

3.1 Check reversal

Third-party fees of the drawn bank are charged to the client.

3.2 Bundesbank check (for clients only)

Provision of an unconfirmed Bundesbank check EUR 10.00

3.3 Foreign check in euro

Cashing other foreign checks in euro drawn on domestic and foreign financial institutions 1.5 %, min. EUR 15.00

3.4 Request for payment for collecting checks abroad

Request for payment by the foreign drawee bank at the client's request EUR 20.00

Section B

Prices for services in standardized transactions for private and business clients (savings transactions, lending transactions, securities transactions, safes/custody, other)

1. Savings account/security deposit/BW interest

Set-up of a savings account	EUR 25.00
Set-up of a savings account as third-party collateral	EUR 40.00
Set-up of a security deposit account	EUR 40.00
Issue of a SparCard (four year term)	per issue EUR 18.00
Issuance of interest income statements at the client's request	EUR 5.00
Account block at the request of the client	EUR 5.00
Password agreement (reservation/change) at the request of the client	EUR 5.00
Notice of termination	EUR —
Contract for the benefit of a third party	EUR 25.00
Account closure	EUR —
Attachment of savings at the client's request	EUR 5.00
Creation of a duplicate statement at the request of the client (if this is due to circumstances attributable to the client)	EUR 5.00
Preparation of an interest calculation for the savings interest rate at the request of the client	EUR 5.00
Preparation of a sales statement at the client's request at cost	EUR 50.00 per hour
Preparation of a balance confirmation at the client's request	EUR 5.00

2. Tolerated overdrafts/installment loans

Tolerated overdrafts:

The contractually agreed debit interest for tolerated overdrafts must be paid for use of the account that is not covered by a credit balance or a credit facility. If no specific provision is made for this in the contract, this will be based on the debit interest rates for tolerated overdrafts set out in the price list.

Business clients can view the reference interest rate that is relevant for adjustment of the debit interest rate for tolerated overdrafts at the Bank's branches or online at www.bundesbank.de. The statutory provisions apply to consumer loan agreements in a supplementary manner.

Installment loans:

Deferral/suspension of instalments	EUR —
Reminders	EUR —
Cancellation	EUR —
Safekeeping of collateral	EUR —

3. Securities

3.1 Buying and selling (domestic stock exchanges)³⁸

3.1.1 "WP-komplett" securities account model

Shares and share-like products (e.g. warrants and participation certificates, ETFs ...)

up to EUR 4,999.99	1.20 % of the market value
from EUR 5,000.00	1.00 % of the market value
from EUR 10,000.00	0.90 % of the market value
from EUR 25,000.00	0.70 % of the market value
from EUR 50,000.00	0.60 % of the market value

min. EUR 20.00³⁸
 plus third-party fees see 3.15

Fixed-income securities and bond-like products
for prices up to 60 % and over 110 % of the nominal value 0.60 % of the market value
otherwise 0.60 % of nominal value min. EUR 20.00³⁹
plus third-party fees see 3.15

3.1.2 “WP-direkt” securities account model

All products up to EUR 4,999.99 0.60 % of the market value
from EUR 5,000.00 0.50 % of the market value
from EUR 10,000.00 0.45 % of the market value
from EUR 25,000.00 0.35 % of the market value
from EUR 50,000.00 0.30 % of the market value
min. EUR 20.00³⁹
plus third-party fees see 3.15

For values shown as a percentage, charged from the market value
for prices below 60 % and above 110 % of the nominal value min. EUR 20.00³⁹
otherwise from the face value min. EUR 20.00³⁹
plus third-party fees see 3.15

3.1.3 Purchase as part of a securities savings plan (ETF, certificates)³³

When concluding the securities savings plan through an adviser: upon purchase, 2.00 %
of deposit savings rate
min. EUR 2.90

When concluding the securities savings plan online: upon purchase, 1.50 %
of deposit savings rate
min. EUR 2.90

3.2 Subscription rights/fractional rights

Buying/selling subscription rights/fractional rights EUR —.—
– equivalent amount up to EUR 249.99 As per shares of the relevant
– equivalent amount from EUR 250 securities account price model,
plus clearing and brokerage fee, no minimum price

Exercise of subscription rights As per shares of the relevant
securities account price model,
min. EUR 5.00

3.3 Investment fund units

– Deka Group funds at the respective issue/redemption price at the respective issue price
– Other funds⁴⁰ (buy) at the respective issue price
(sell) at the respective redemption price

3.4 Custody

Annual securities account fee⁴² 0.150 % + 19 % VAT = 0.1785 % of the market value/
nominal value of the respective portfolio item⁴³
(known as custody fee per portfolio item)

however, per year at least⁴² EUR 2.50 + 19 % VAT = EUR 2.98
per portfolio item⁴³ per securities account (known as minimum item price) or
EUR 20.00 + 19 % VAT = EUR 23.80
annually (so-called minimum securities account fee)
→ whatever amount is higher

Securities account for wealth-building
state-supported schemes (annually) EUR 8.00 + 19 % VAT = EUR 9.52

(applies to existing accounts only, not available for new accounts after 1 January 2024)

If the securities account is opened/closed during the year, the fee is charged on a pro rata basis^{44, 54}

3.5 “WP-premium” and “WP-premium direkt” (online only) securities account models

3.5.1 “WP-premium”

3.5.1.1 Services⁵⁵

– Purchase, sale and custody of securities, exercise of subscription rights and redemption of maturing securities up to a maximum of 50 transactions per quarter. If the limit of 50 transactions per quarter is exceeded, the bank will be entitled to charge the “WP-komplett” fees.
– The Bank will reimburse the client for any third-party front loads received for the purchase of investment funds
– The Bank will reimburse the client for any commissions received on the subscription of certificates
– The Bank will reimburse the client for ongoing distribution fees received from investment funds (if they differ from the securities account opening agreement)⁵⁶

3.5.1.2 Prices

– For its services in accordance with 3.5.1.1, the Bank receives a flat fee comprising a transaction share and a services share. This flat fee amounts to 0.40 % of the cumulative average value of all securities held in the securities account per quarter, plus 19 % sales tax on the service share subject to sales tax⁵⁷, totaling 0.4071 % gross.
– Third-party fees are not part of the securities account package fee and must therefore be paid separately, see paragraph 3.15.
– Units in LBBW balanced/target and strategic funds and BW portfolio funds are not part of the “WP-premium” fee calculation. They are billed and reported in accordance with the “WP-komplett” securities account price model. However, LBBW balanced/target and strategic funds and BW portfolio funds are billed quarterly at the average value. You can find details on the “WP-komplett” securities account price model under paragraph 3.1.1 and 3.1.3 through to 3.4.

3.5.2 “WP-premium direkt” (online only)

3.5.2.1 Services

– Purchase, sale and custody of securities, exercise of subscription rights and redemption of maturing securities up to a maximum of 50 transactions per quarter. If the limit of 50 transactions per quarter is exceeded, the bank will be entitled to charge the “WP-komplett” fees.
– The securities account is managed entirely online in conjunction with a valid online banking agreement and the electronic mailbox and does not include any advisory services by the bank. Securities orders are entered online
– The Bank will reimburse the client for any third-party front loads received for the purchase of investment funds
– The Bank will reimburse the client for any commissions received on the subscription of certificates
– The Bank will reimburse the client for ongoing distribution fees received from investment funds (if they differ from the securities account opening agreement)⁵⁶

3.5.2.2 Prices

– For its services in accordance with 3.5.2.1, the Bank receives a flat fee comprising a transaction share and a services share. This flat fee amounts to 0.20 % of the cumulative average value of all securities held in the securities account per quarter, plus 19 % sales tax on the service share subject to sales tax⁵⁷, totaling 0.2004 % gross.
– For all investment funds held in the securities account, with the exception of the LBBW balance/target/strategic/portfolio funds, the Bank receives a flat fee for its services in accordance with 3.5.2.1 comprising a transaction share and a services share. This flat fee amounts to 0.35 % of the cumulative average value of all securities held in the securities account per quarter, plus 19 % sales tax on the service share subject to sales tax⁵⁷, totaling 0.3562 % gross.
– Third-party fees are not part of the securities account package fee and must therefore be paid separately, see paragraph 3.15

3.5.3 Billing period

– The package fee and other fees are invoiced and debited retrospectively at the end of the quarter on 31 March, 30 June, 30 September and 31 December of each year

3.6 Individual customer account separation (segregation)

Customer-owned Clearstream securities account separate (segregated) from the bank securities account
Securities account management fee per customer-owned segregated securities account with Clearstream EUR 20,500.00 + 19 % VAT = EUR 24,395.00
plus third-party costs for preparing certificates of withholding tax advance exemptions (depending on valuables stored in the securities account)
plus third-party depository costs

Expense-based set-up fee

The expense-based set-up fee is calculated as part of the depository opening process and the customer is informed and billed. This fee will not exceed annual costs.

Initialization fee per customer-owned securities account with Clearstream EUR 3,570.00 + 19 % VAT = EUR 4,238.30

3.7 Securities account statements

Securities account statement for the year ended 31 December with value calculation EUR —.—
Securities account statement – reorder⁴¹ EUR 10.00 + 19 % VAT = EUR 11.90

3.8 Securities account transfer

within the Landesbank (incl. portfolio transfer) EUR —.—
to other financial institutions (the receiving financial institution incur expenses) EUR —.—
Incoming securities from other banks to a BW securities account EUR —.—

3.9 Redemption of maturing securities and coupons

Landesbank securities EUR —.—
third-party securities
– securities account 0.125 % + 19 % VAT = 0.14875 % of the redemption amount,
max. EUR 65.00 + 19 % VAT = EUR 77.35
– over-the-counter redemption 0.25 % of the redemption amount, min. EUR 10.00
(including VAT)

Payable coupons
– securities account EUR —.—
– over-the-counter redemption 0.25 % of the gross amount (including VAT),
min. EUR 10.00 per invoice (including VAT)

– no over-the-counter facility

3.10 Mandatory exercise of warrants and certificates

Settlement as a sale EUR 10.00

3.11 Incoming and outgoing delivery of securities over the counter

Outgoing delivery of EUR 12.50 per item + 19 % VAT = EUR 14.88
securities over the counter plus securities-clearing bank fee
Incoming delivery of EUR 12.50 per item + 19 % VAT = EUR 14.88
securities over the counter plus securities-clearing bank fee

3.12 Contract for the benefit of third parties in the custody business

Sale by the Landesbank EUR 25.00

3.13 Brokerage

When brokering transactions with affiliated companies and other business partners, the Bank receives commissions and non-cash benefits from its respective counterparties. A more detailed explanation is available from our investment advisers on request.

3.14 Commissions and fees for forward transactions in client business (securities account portfolio B)

3.14.1 EUREX (options)

Options on German, Finnish, French, Dutch, Italian basic fee EUR 65.00
and US stocks⁴⁵ +1 % of the total amount + EUREX fee
Exercise as per the respective securities price model
+ third-party fees + EUREX fee
Allocation as per the respective securities price model
+ third-party fees

Options on the DAX Index, TexDAX-Index, basic fee EUR 65.00
OMX Helsinki 25 index, STOXX/EURO-STOXX index⁴⁵ +1 % of the total amount+ EUREX fee

Exercise 1 % of the cash settlement amount + third-party fees + EUREX fee

Allocation 1 % of the cash settlement + third-party fees

Options on 3-month Euribor futures, basic fee EUR 65.00
FGBL/FGBM/FGBS futures⁴⁵ +1 % of the total amount + EUREX fee
Exercise and allocation respective fees for opening futures positions

3.14.2 EUREX (futures)

DAX Futures per opening/closing	basic fee EUR 65.00 + EUR 7.50 per contract + EUREX fee EUR 7.50 per contract + EUREX fee
Cash settlement at maturity	
MDAX, TecDAX, OMX Helsinki 25, STOXX/EURO STOXX, futures on individual stocks	basic fee EUR 65.00 + EUR 2.00 per contract + EUREX fee
Futures per opening/closing	EUR 2.00 per contract + EUREX fee
Cash settlement at maturity	
1-month Euribor/3-month Euribor futures	basic fee EUR 65.00 + EUR 30.00 per contract + EUREX fee
Cash settlement at maturity	EUR 30.00 per contract + EUREX fee
FGBL/FGBM/FGBS/FGBX	basic fee EUR 65.00 + EUR 12.50 per contract + EUREX fee
Futures per opening/closing	
Delivery at maturity	in accordance with the respective securities price model or face value if the price is below 100 + EUREX fee

3.14.3 EUREX (options) CHF

Options on Swiss shares ⁴⁵	basic fee CHF 75.00 + 1% of the total amount + EUREX fee
Exercise	as per the respective price model + delivery fee converted to CHF on the exercise day + EUREX fee
Allocation	as per the respective price model + delivery fee converted to CHF on the exercise day
Options on SMI ⁴⁵	basic fee CHF 75.00 + 1% of the total amount + EUREX fee
Exercise	1% of the cash settlement + EUREX fee
Allocation	1% of the cash settlement

3.14.4 EUREX (futures) CHF

SMI Futures, futures on individual shares	basic fee CHF 75.00 + CHF 2.50 per contract per opening/closing + EUREX fee
Cash settlement at maturity	EUR 2.50 per contract + EUREX fee
CONF Futures per opening/closing	basic fee CHF 75.00 + CHF 12.50 per contract + EUREX fee
Delivery at maturity	in accordance with the respective securities price model/face value per market price below 100% + EUREX fee

3.15 Reimbursement of third-party costs, expenses and stock exchange fees

Various third-party costs and expenses are incurred, including fees, domestic and foreign stock exchange fees, securities account fees or taxes. In particular, depending on the stock exchange and/or type of security, different assessment bases or even flat fees may apply. External costs and expenses are passed on in the same amount, provided that these expenses are to be reimbursed in accordance with the statutory provisions.

4. Safes/custody

Rental price for client safe deposit box (annual) depending on size

Size	Rental price	fee including VAT at the applicable rate ⁴⁶
up to 3,000 ccm	EUR 50.00 plus VAT at the applicable rate	EUR 59.50
up to 4,500 ccm	EUR 60.00 plus VAT at the applicable rate	EUR 71.40
up to 12,000 ccm	EUR 70.00 plus VAT at the applicable rate	EUR 83.30
up to 17,000 ccm	EUR 105.00 plus VAT at the applicable rate	EUR 124.95
up to 28,000 ccm	EUR 125.00 plus VAT at the applicable rate	EUR 148.75
up to 55,000 ccm	EUR 180.00 plus VAT at the applicable rate	EUR 214.20
up to 106,000 ccm	EUR 250.00 plus VAT at the applicable rate	EUR 297.50
up to 180,000 ccm	EUR 300.00 plus VAT at the applicable rate	EUR 357.00
up to 270,000 ccm	EUR 400.00 plus VAT at the applicable rate	EUR 476.00
bigger than 270,000 ccm	EUR 600.00 plus VAT at the applicable rate	EUR 714.00

Rental price for auto safes (annual) depending on size

Size	Rental price	fee including VAT at the applicable rate ⁴⁷
Small safe (height approx. 5 cm)	EUR 50.00 plus VAT at the applicable rate	EUR 59.50
Medium safe (height approx. 14 cm)	EUR 70.00 plus VAT at the applicable rate	EUR 83.30
Large safe (height approx. 20 cm)	EUR 125.00 plus VAT at the applicable rate	EUR 148.75
Holiday use up to and including 30 days	EUR 50.00 plus VAT at the applicable rate	EUR 59.50
For rentals of more than 30 days, the annual rental price applies.		

5. Miscellaneous

Duplicate account statement/statement of account	at cost, min. EUR	5.00
Copies of receipts, duplicate tax certificate at the request of the client (if due to circumstances attributable to the client)	at cost, min. EUR	5.00
Provision of information/obtaining information at the request of the client	EUR 8.40 + 19% VAT plus any third-party fees	
Determination of the new address of a client through the residents' registration office (if due to circumstances attributable to the client)	EUR 15.00 per query	
Online banking: Provision of pushTAN/chipTAN QR		
– per pushTAN	EUR	—,—
– per chipTAN QR	EUR	—,—
Online banking: Purchase of a TAN generator for chipTAN QR (devices can be purchased freely in the market)	EUR	19.40 plus shipping costs
Online banking: Additional banking card not linked to an account for using the chipTAN process	EUR	7.10
Online banking: replacement of a HBCI banking card that has been lost, stolen, misused or used in any other unauthorised manner at the request of the client ²⁶	EUR	7.10
Online banking: account alarm		
Notifications by e-mail:	EUR	—,—
Notifications by push notifications:	EUR	—,—

Standard business volume confirmation using the business volume confirmation APP in the Corporates portal	EUR	25.00
Standard business volume confirmation	EUR	75.00
Extended business volume based on the time involved	min. EUR	300.00
Annual tax certificate for the year ended 31 December (or a different period)	EUR	—,—
Annual tax certificate – reorder ⁴¹	EUR 10.00 + 19% VAT =	EUR 11.90
Income statement recurring	EUR 12.61 + 19% VAT =	EUR 15.00
Income statement – reorder or one-off request ⁴¹	EUR 25.21 + 19% VAT =	EUR 30.00
Preparation of a duplicate of annual summary sheet (loan), (loan) servicing costs at the request of the client (if this is due to circumstances attributable to the client)	EUR	10.00
Access to Deri-X Treasury app (annual)	EUR 360.00 + 19% VAT =	EUR 428.40

Section C

Exchange rate for foreign currency transactions (except payment services) for private and business clients

Exchange rates from euro into foreign currencies and vice versa are based on reference exchange rate for foreign currencies on the bank business day of the entry (including incoming checks subject to clearance at the check buying rate and check deposits after clearance at the foreign exchange selling rate). The reference exchange rate for foreign currencies is published in national daily newspapers and online at www.LBBW.de/devisenkurse. If there is no such rate the transaction is converted at a different market rate.

Section D

Note on the possibility of out-of-court dispute resolution, other possibilities for filing complaints and legal action in accordance with civil law

To settle disputes with the bank, consumers can contact the consumer arbitration body of the Bundesverband Öffentlicher Banken Deutschlands (Federal Association of German Public Sector Banks/VÖB). In the event of disputes over payment services and e-money, non-consumers (business customers) can also contact the conciliation body at the VÖB.

The complaint must be sent in writing to:
Bundesverband Öffentlicher Banken Deutschlands (VÖB)
Verbraucherschlichtungsstelle
PO box 110272
D-10832 Berlin
e-mail: ombudsmann@voeb-kbs.de
Website: www.voeb.de

Further details can be found in the rules of procedure of this body, which are available upon request. The Bank participates in the dispute resolution procedure before this recognized consumer conciliation board.

Dispute resolution for contracts concluded online

To settle disputes arising from contracts concluded online, consumers can alternatively turn to the online platform at <http://ec.europa.eu/odr>.

Information on complaints about payment service providers

For alleged violations of
– the Zahlungsdienststeuergesetz (German Payment Services Supervision Act),
– Articles 675c to 676c of the German Civil Code or
– Article 248 of the Introductory Act to the German Civil Code
complaints can also be lodged in writing, electronically or recorded with the German Federal Financial Supervisory Authority. The complaint to the federal authority should describe the circumstances and the grounds for the complaint.

The addresses are:
German Federal Financial Supervisory Authority (BaFin)
Graurheindorfer Strasse 108
D-53117 Bonn

and

German Federal Financial Supervisory Authority (BaFin)
Marie-Curie-Strasse 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 using another durable medium. There is also the option of taking legal action.

Dispute resolution for clients in Switzerland (in accordance with the Swiss Financial Services Act "FinSA")

In the case of disputes with the bank that fall under the FinSA, it is possible to contact the "Financial Services Ombudsman Association (OFD)".

The complaint must be sent using the authorization form made available online (OFD internet portal) to:

Verein Ombudsstelle Finanzdienstleister (OFD)
Bleicherweg 10
CH-8002 Zurich, Switzerland
e-mail: ombudsmann@ofdl.ch
Telephone: +41 44 562 05 25
Website: www.ofdl.ch

- 1) These account models only apply to current accounts used solely for private purposes (e.g., wages, salaries, pensions).
- 2) The payment service provider does not charge the fee if the client deposits the cash into a debit account.
- 3) One statement per month is free of charge. Statements of account are prepared free of charge. Postage is charged extra.
- 4) Free of charge in connection with the value-added package Giro extend gold or Giro extend classic.
- 5) Existing accounts only, not available for new accounts. Existing accounts means credit card agreements concluded on or before 31 October 2014.
- 6) 2 free items per month for incoming salary/pension payments marked as such in the payment systems.
- 7) The fee will not be charged if an order is incorrectly executed or a transaction is corrected. Furthermore, the fee is only charged if the transactions are performed on behalf of or in the sole interest of the client.
- 8) Also applies to online banking business.
- 9) It is agreed that section 675d(1) to (5) of the German Civil Code (BGB) (information obligations) and section 675f(5), sentence 2 of the German Civil Code (fees for the fulfillment of secondary obligations) do not apply.
- 10) Statements of account are prepared free of charge. Postage is charged extra.
- 11) Electronic account statements are routinely accepted by the tax office. It is the taxpayer's responsibility to ensure compliance with the specific tax principles and requirements for checking, documenting and storing account statements.
- 12) Only for start-ups in the healthcare sector (doctors, dentists).
- 13) Changes to the general information about the Bank arising from business correspondence and the account statement.
- 14) Current EEA countries: Belgium, Bulgaria, Denmark, Germany, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion, St. Barthélemy and St. Martin (French part)), Greece, Ireland, Iceland, Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Austria, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, Czechia, Hungary and Cyprus.
- 15) Transfer using online and telephone banking, electronic data interchange (EDI) with electronic signature.
- 16) IBAN is the abbreviation for International Bank Account Number.
- 17) BIC is the abbreviation for Business Identifier Code.
- 18) Third-country currencies are all currencies except: euro, Bulgarian lev, Danish krone, Icelandic krona, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (Liechtenstein only), Czech koruna, Hungarian forint.
- 19) For SEPA transfers in euro with IBAN/BIC to Andorra, Gibraltar, Guernsey, Isle of Man, Jersey, Miquelon, Monaco, Saint-Pierre, San Marino, Switzerland, Vatican City and the United Kingdom of Great Britain and Northern Ireland, only the SHARE (0) option can be chosen.
- 20) The BEN transfer is only valid if the payer proves to the Bank in a given case that the payee agrees with the fee arrangement/BEN. If the Bank is notified of the deduction of charges from the amount of the credit transfer, the Bank will credit the payee with the charges deducted and debit them from the payer's account.
- 21) Exception: SEPA transfers to Andorra, Gibraltar, Guernsey, Isle of Man, Jersey, Miquelon, Monaco, Saint-Pierre, San Marino, Switzerland, Vatican City and the United Kingdom SHARE (0) only.
- 22) Definition of business days: see under 1.5 Business days and cut-off times of the Bank.
- 23) The specified annual price does not apply to credit cards that are part of an account management package (account model) of the Bank.
- 24) The withdrawal limit may be lower at foreign ATMs, especially abroad.
- 25) There is no fee for holders of a SPECIAL Visa Goldcard (credit card) or Mastercard Gold (credit card) or a SPECIAL Goldcard set (credit card).
- 26) Only charged if the client is responsible for the circumstances leading to the replacement of the card, and the Bank is not required to issue a replacement card.
- 27) Does not apply to emergency cards (credit cards).
- 28) Does not apply to the Corporate/World Mastercard (credit card).
- 29) Credit card statements in the standard agreed form are sent free of charge. Statements of account are always prepared free of charge.
- 30) However, this does not apply to disposals in Swiss franc, Norwegian krone, Swedish krona and Romanian leu.
- 31) The specified annual price does not apply to cards that are included in the account management price (see information on the respective account model).
- 32) The credit limit applies independently to each debit card issued to the account provided that the available account balance or the previously granted credit limit is not exceeded. The regulations in no. 2 of our General Terms and Conditions apply to changes to the credit limit.
- 33) To find out more about the price, please ask the branch which issued the card.
- 34) Plus foreign transaction fee for currency conversion.
- 35) Included free items (12 free items per calendar year, refers to charges levied by the Bank) for ATM cash withdrawals in Germany and abroad with the SPECIAL Visa/Mastercard, SPECIAL Visa Card Gold/Mastercard Gold/Goldcard Set. Lottery, betting and casino transactions are treated as cash transactions.
– Free items are not granted on lottery, betting or casino transactions.
- 36) For deposits made after 11:00, the date of deposit will be the next business day.
- 37) The posting date may differ from the actual incoming/outgoing payment date.
- 38) Additional fees may be incurred for transactions on foreign stock exchanges.
- 39) Applies to partial performances treated as stand-alone orders:
– If the sale takes place in a different depository than entered in the client portfolio, an allocation fee is charged. This is depository-dependent and will be billed separately.
No fees are charged for provisional entry, change, cancellation and expiry of an order.
- 40) As per shares of the relevant price model.
- 41) At the request of the client (if due to circumstances attributable to the client).
- 42) Description of the rationale behind the calculation of securities account fees: A custody fee of 0.150% + 19% VAT = 0.1785% is charged per portfolio item based on the market value/nominal value of the respective portfolio item. A minimum item price of EUR 2.50 19% VAT = EUR 2.98 applies to each securities account item. This will be billed if the custody fee per item of 0.150% + 19% VAT = 0.1785% of the market value/face value of the individual portfolio item falls below this minimum item price. A minimum securities account fee of EUR 20 + 19% VAT = EUR 23.80 applies to each securities account. This is charged if the total of the custody fee to be applied per portfolio item or the minimum item prices to be applied fall below this minimum securities account fee.
- 43) Based on the market value/face value and portfolio holdings as at 31 December of the invoicing year.
- 44) In the case of redemption of securities accounts during the year, the applicable securities account fee is determined – as described in footnote 41 – on a pro rata basis. The pro rata custody fee per portfolio item is calculated on the basis of the market value or face value of the individual portfolio items on the last day of the month preceding the end of the custody period. The pro rata minimum item price and the pro rata minimum securities account fee are calculated on the last of the month of the previous month of the end of the custody period.
- 45) The basic fee is generally only charged for opening transactions. 1% on the option premium +EUREX fee is charged for the closing transaction. Basic service charge is charged only once for the opening transaction.
- 46) The prices include VAT at the applicable rate.
- 47) Auto safes are available in branches in Baden-Baden and Tübingen only. The prices include VAT at the applicable rate.
- 48) This does not apply to SPECIAL Goldcard Set (credit cards), SPECIAL Visa Goldcard (credit card), SPECIAL Mastercard Gold (credit card), SPECIAL Visa Card (credit card) or BW Basic Visa Card orange (debit card) in conjunction with Giro worldwide.

- 49) Fees do not apply abroad for holders of a SPECIAL VISA Card (credit card) in conjunction with Giro worldwide. Fees are waived for holders of a BW Basic Visa Card orange (debit card) in conjunction with Giro worldwide.
- 50) If the payee's payment service provider accepts such instant payments and confirms them to the Bank in due time.
- 51) These are currently Andorra, Gibraltar, Guernsey, Isle of Man, Jersey, Miquelon, Monaco, Saint-Pierre, San Marino, Switzerland, Vatican City and the United Kingdom of Great Britain and Northern Ireland.
- 52) External sales are defined by LBBW as consolidated total sales.
- 53) BW-Bank offers the option of securities savings plans for certain securities (»investments eligible for savings plans«). A selection of ETFs or certificates is available for this purpose, which can be adapted according to market developments. The current selection is available through direct brokerage or it can be requested from the BW-Bank adviser.
- 54) If the securities account is opened during the year, the applicable securities account fee is determined – as described in footnote 41 – on a pro rata basis. The pro rata custody fee per portfolio item is calculated on the basis of the market value or face value of the individual portfolio items on the first day of the month following the opening of the securities account. The pro rata minimum item price and the pro rata minimum securities account fee are calculated on the first of the month of the month following the opening of the securities account.
- 55) Does not apply to LBBW balance/target and strategic funds or BW portfolio funds
- 56) This is done on a pro rata basis in terms of volume and time for the investment fund holdings held in the securities account, provided that the Bank has concluded a corresponding distribution agreement with third parties. There is no obligation to reimburse before receipt of the aforementioned distribution fees. Distribution fees are collected and subsequently credited to the clearing account in one amount at the end of the quarter. If the securities account fee models WP-premium and WP-premium direkt end prematurely, distribution fees, the time allocation of which falls within the period before the termination of the securities account fee model, will be credited individually to the clearing account upon receipt. This securities account agreement on the securities account fee models Securities-premium and Securities-premium direkt does not include independent investment advice (fee-based investment advice) within the meaning of the Securities Trading Act (WpHG).
- 57) The basis for calculating the flat fee and other fees is the cumulative average value of all securities held in the securities account based on all daily closing prices for a quarter, but no less than EUR 25.45 gross per quarter for WP-premium. No minimum price is calculated for WP-premium direkt. If the securities account fee models WP-premium and WP-premium direkt are terminated, the flat securities account fee must be paid on a pro rata basis for the respective quarter until the notice of termination is received. The clearing account must therefore be kept at least until the beginning of the following quarter.
- 58) Current EEA countries: Belgium, Bulgaria, Denmark, Germany, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion, St. Barthélemy and St. Martin (French part)), Greece, Ireland, Iceland, Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Austria, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, Czechia, Hungary and Cyprus.
- 59) The EEA foreign currencies currently include: Bulgarian lev, Danish krone, Icelandic krona, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (Liechtenstein only), Czech koruna, Hungarian forint.
- 60) Third countries are all countries outside the European Economic Area (EEA). For exchange rates see paragraph II 6. of this Section.

Please note: Postage and expenses are not included in some of the above fees and can be charged separately to the extent permissible by law where no fees are payable.