



List of Prices and Services

Valid as of April 16, 2025

Contents

The present translation is furnished for the customer's convenience only. The original German text is binding in all respects. In the event of any divergence between the English and the German texts, constructions, meanings or interpretations, the German text, construction, meaning or interpretation shall govern exclusively.

<u>Chapter</u>	<u>Page</u>
A General	1
B Account Management and Cash Desk	2
C Payments	4
D Securities Transactions	5
E Lending Business	7

Chapter A General

1 Information on the Bank

1.1 Name and address of the Bank

Hauck Aufhäuser Lampe Privatbank AG has its registered offices at:

Kaiserstraße 24
60311 Frankfurt am Main

1.2 Bank's internal complaints office

Hauck Aufhäuser Lampe Privatbank AG
Kaiserstraße 24
60311 Frankfurt am Main
Beschwerden@hal-privatbank.com

1.3 Commercial Register and VAT ID no.

Hauck Aufhäuser Lampe Privatbank AG is registered at the Local Court of the City of

Frankfurt am Main, Commercial Register excerpt HRB 108617

The VAT identification number is

(VAT ID no.: DE114104118)

1.4 Competent supervisory authority

The competent supervisory authority for banks is the

Federal Financial Supervisory Authority (BaFin)
Graurheindorfer Straße 108
53117 Bonn

1.5 Contractual Language

The definitive language governing the business relationship with the customer is German.

2 Execution and acceptance deadlines and business days

2.1 Business day

A business day is any day on which the parties involved in the execution of an order maintain business operations necessary for the execution of orders. The Bank maintains business operations necessary for the execution of orders on every workday except

- Saturdays
- December 24 (Christmas Eve)
- December 31 (New Year's Eve)
- Sundays and
- Statutory public holidays in Germany:

TARGET2¹ public holidays applicable to all TARGET2 member countries:

- January 1 (New Year's Day)
- Good Friday
- Easter Monday
- May 1 (Labor Day)
- December 25 (Christmas Day)
- December 26 (Boxing Day)

Other public holidays in all of the Federal Republic of Germany:

- Ascension Day
- Whit Monday
- October 3 (German Unity Day)

Note:

The business days may differ from the business hours of the individual branches or offices, which are displayed in the respective branches or offices.

2.2 Order receipt

An order becomes effective upon receipt by the Bank.

The order is deemed received upon receipt at the designated reception facilities and by the receiving office of the Bank, e.g. in physical form (upon delivery to the business premises, posting through mailboxes) or electronically (receipt by the Bank's online banking server).

If the order is received on any day which is not a business day of the Bank, or of a branch or office of the Bank, the order is deemed received on the following business day.

2.3 Cancellation of the order

Upon receipt of the order by the Bank, the customer can no longer cancel the order. Cancellation is possible until the time of its receipt by means of making a declaration thereto to the Bank.

¹ TARGET is the acronym for Trans-European Automated Real-Time Gross Settlement Express Transfer System.

If the Bank and the customer have agreed a particular time for the execution of the order (e.g. standing order, order with a specified execution time), the customer may cancel such order prior to the end of the Bank's business day preceding the agreed date (i.e. for payment orders up to 3 p.m.).

2.4 Rejection of execution

If the conditions for execution pursuant to the relevant special terms and conditions are not met, the Bank may reject the execution of the order. The Bank will promptly inform the customer thereof,

stating – where possible – the grounds for the rejection as well as any possibility to rectify the errors that led to the rejection.

Additionally, the Standard Terms and Conditions and the relevant applicable special conditions (e.g. Conditions for Credit Transfers) shall apply.

3 Services and fees

For retail banking business, any services not contained in this List of Prices and Services that are performed upon the order of, or in the presumed interest of, the customer and which, under the circumstances, may reasonably be expected to only be performed in return for remuneration, shall be governed by the statutory provisions, unless agreed otherwise.

Outside of the retail banking business, the Bank shall determine interest and fees at its reasonable discretion (Section 315 of the German Civil Code), unless agreed otherwise or prohibited by law.

The customer shall bear all costs incurred if the Bank acts upon the order of, or in the presumed interest of, the customer (in particular for telephone calls, postage and packaging) or if collateral is encumbered, administered, released or liquidated (in particular, costs of public notaries, storage charges, fees for the safekeeping of collateral, etc.).

Unless the origins of the fees are otherwise set forth in this List of Prices and Services (e.g. third-party costs or taxes), such charges are commission fees invoiced by the Bank

Notwithstanding the terms and conditions set forth in this List of Prices and Services, individual agreements concluded with the customer shall take priority.

3.1 Special services

Upon request, the Bank shall provide the customer with special services.

Special services	EUR 50.00 per half hour or part thereof of time expended (plus statutory VAT, where applicable) unless a different price or fee is expressly listed in the List of Prices and Services.
------------------	---

3.2 Special services DTAA

Under the Double Tax Avoidance Agreement, the Bank provides the customer with the special "Processing of Reclaimable Withholding Tax" service:

Special services Advance exemption/reclaim	EUR 65.00 per item (plus statutory VAT) plus third-party expenses, if applicable
---	--

3.3 Changes to terms and conditions

The Bank reserves the right to adapt the terms and conditions to market conditions.

Any amendments to fees for services which are carried out upon the order of, or in the presumed interest of, the customer and which, under the given circumstances, may reasonably be expected to only be performed in return for remuneration, shall be governed by the statutory provisions, unless agreed otherwise.

Chapter B Account Management

Account management

Interest is calculated in accordance with the EU interest method (actual/360).

1 Current accounts

1.1 Interest on current accounts

Interest on credit balances	0.00%
Borrowing rate	See Chapter E - Lending Business
Interest on overdrafts	See Chapter E - Lending Business

1.2 Account management fees (EUR accounts)

Private account (incl. girocard)	EUR 25.00 per month
Payments account (incl. girocard)	EUR 25.00 per month
Fiduciary account	EUR 40.00 per month
Basic payment account	EUR 25.00 per month

1.3 Account statement production

Standard	Monthly
Additional provision	Daily statement

1.4 Postal charges

Postage will be charged in accordance with the Deutsche Post AG postal rate scale. These are currently:

Account statement:			
- National (daily)	EUR	0.95	per statement
- National (periodically)	EUR	1.80	per statement
- International (daily)	EUR	1.25	per statement
- International (periodically)	EUR	3.30	per statement
Timed post/retention (pursuant to individual agreement)	EUR	1.05	per statement/10.00 per month only legacy custom)

1.5 Itemizations and confirmations

Balance confirmation outside of annual financial statements (plus statutory VAT, if applicable)	EUR 7.50 simple/ EUR 20.00 extensive balance confirmation
	EUR 115.00 commitment breakdown/companies
Confirmation letter in connection with the annual financial statements for companies	EUR 115.00 (plus statutory VAT, if applicable)
Duplicates of account statements Duplicates of credit card statements	EUR 5.00 per statement free of charge

Annual tax certificate	free of charge
Replacement of annual tax certificate	EUR 50.00 per document (plus statutory VAT, if applicable)
Income statement and replacement of income statement	EUR 50.00 per document (plus statutory VAT, if applicable)
Translations	Third-party fees

2. Savings accounts

New savings deposits are no longer accepted.

Interest rates on existing savings deposits

All terms (3 months – 84 months)	0.00% p.a.
-------------------------------------	------------

3 Securities clearing accounts (in EUR)

Borrowing rate	See Chapter E - Lending Business
Interest on credit balances	0.00% p.a.
Account management fees	None
Booking fees	None
Postal charges	See Section 1 – Current accounts

4 Margin accounts

Borrowing rate	0.00% p.a.
Interest on credit balances	0.00% p.a.
Account management fees	None
Booking fees	None
Postal charges	None

5 Custody fees

For accounts opened as of 08/01/2022*

Custody fee consumer* Allowance EUR 50,000.00	0.00% p.a.
Custody fee non-consumer* Allowance EUR 0.00	0.00% p.a.

*(individual agreement)

Cash withdrawals

Use of debit card for cash withdrawals at ATMs with direct customer fees	Charging of the direct customer fee directly to the customer in accordance with the agreement concluded directly with the customer by the payment service provider operating the ATM.
Use of debit card for withdrawals of cash at ATMs at terminals of payment service providers in Germany	Re-charging of the fees charged by the bank operating the ATM.
Use of debit card for withdrawals of cash at ATMs at terminals of payment service providers outside Germany	EUR 5.00, plus, if applicable, further charge by third-party bank (e.g. direct customer fees)

Use of credit card for ATM cash withdrawals in Germany	1.00%, min. EUR 5.000
Use of credit card for ATM cash withdrawals outside Germany	1.00%, min. EUR 5.000 plus 1.00 % foreign transaction fee
Use of MasterCard at terminals within the EEA to pay for goods and services	Free of charge
Use of MasterCard at terminals outside the EEA to pay for goods and services	1.00% of the sales amount

1 Customer cards

1.1 Debit cards (girocard)

Debit card (girocard)	Free of charge
Use of debit card at terminals to pay for goods and services within and outside Germany	Third-party fees: charging of direct third-party fees agreed with the cardholder by the payment service provider operating the terminal prior to debiting the card.

1.2 Credit cards (MasterCard) (without telephone chip and image)

Standard main card	EUR 30.00 p.a.
Standard additional card	EUR 30.00 p.a.
Gold main card	EUR 65.00 p.a.
Gold additional card	EUR 65.00 p.a.

1.3 Replacement debit/credit cards

Change of name	
Debit card	Free of charge
Credit card standard	EUR 30.00
Credit card Gold	EUR 65.00
Account change	
Debit card	Free of charge
Credit card standard	EUR 30.00
Credit card Gold	EUR 65.00
Loss	
Debit card	Free of charge
Credit card standard	EUR 30.00
Credit card Gold	EUR 65.00

1.4 Blocking service for debit and credit cards

Should the cardholder become aware that his/her card is missing or has been stolen, or that the PIN or the card have been misused or otherwise used without authorization, **the central card-blocking service must be notified in order for the card to be blocked:**

Debit card (girocard)	+49 1805 021021
MasterCard	+49 69 7933 1910

When blocking the card by telephone, at minimum, the name of the card-issuing bank – where possible including the bank code – and account number must be stated. This will result in **all** cards issued for the accounts being blocked. If it is possible to state the consecutive card number, the block can be restricted to this card.
If the card is lost or stolen or any other unauthorized use or misuse of the PIN or the card is established during the Bank's **hours of business**, the Bank and, if possible, the branch where the account is held, are also to be informed (card-blocking notification).

In addition to the central card blocking service, a blocking report can be made **outside of business hours** by dialling **+49 116 116**.

This telephone number, as well as the card-blocking service, can be reached around the clock – even on weekends and public holidays.

Unblocking requests from customers can only be submitted during business hours.

The request will be processed promptly during the business days defined under **Chapter A – General, Section 2** and will only be performed in cooperation between the card-issuing bank.

2 Deposit boxes

2.1 Prices

Fees for deposit boxes are charged annually in advance.

Size	Net price plus statutory VAT
Up to 6 cm	EUR 60.00 p.a.
Up to 7.5 cm	EUR 65.00 p.a.
Up to 10 cm	EUR 70.00 p.a.
Up to 15 cm	EUR 100.00 p.a.
Up to 20 cm	EUR 120.00 p.a.
Up to 30 cm	EUR 130.00 p.a.
Up to 46 cm	EUR 180.00 p.a.
Double width	EUR 260.00 p.a.

2.2 Key loss / deposit box opening

Cutting of a key according to specimen	Third-party fees Plus EUR 100.00 processing charges
Deposit box opening and lock replacement with two new keys	Third-party fees Plus EUR 100.00 processing charges

Chapter C Payments

1 General

Payment orders are to be addressed to:

Hauck Aufhäuser Lampe Privatbank AG
Payments Department
Kaiserstraße 24
60311 Frankfurt am Main

1.1 Acceptance deadline

Paper-based payments	3 p.m., business day
Paperless payments	3 p.m., business day

If the order is received after the specified acceptance deadline, the order shall be deemed to be received on the following business day.

1.2 Execution deadline

Execution deadlines pursuant to the Terms and Conditions for Credit Transfers.

1.3 Cancellation period

The cancellation period ends upon receipt of the payment order at the Bank in Frankfurt am Main.

Instructions to cancel time-specific orders and/or standing orders can be given to the Bank up to 3 of the business day prior to the agreed day.

Additionally, the Standard Terms and Conditions and the relevant applicable special conditions (e.g. Conditions for Credit Transfers) shall apply.

2 Blocking service online banking

Should the customer become aware of the loss or theft, misuse or any other unauthorized use of his payment authentication instrument, he/she must always block the payment authentication instrument and notify the Bank immediately by calling the following telephone number:

Webbanking telephone number **+49 69 2161 1112 or**
+49 521 582-1112

This number can be reached on bank working days from Monday to Friday from 9 a.m. to 5 p.m.

Blocking hotline Bank Verlag: +49 521 582-1177

This line is available around the clock – even on weekends and public holidays.

Unblocking requested by the unblocking requested by the customer can be ordered directly via the respective customer advisor. customer advisor.

Processing takes place promptly during the periods described in Chapter A - General, Section 2 and is carried out exclusively in cooperation between the customer and the bank.

3 Value dates

Where payments are received for the benefit of the customer, they will be credited to their account, at the latest, on the business day on which the payment amount is received in the account of the payee's bank.

Debits from the payment account of the customer are generally made such that the earliest value date is the date on which the payable amount is debited from that payment account.

Otherwise, a value date of an additional 2 business days shall apply to account activities relating to payment transactions involving foreign currency exchange.

4 Fees

4.1 Domestic/ SEPA (credit transfers/account movements, checks, direct debits)

Credit transfers/direct debits between countries within the European Union² and EEA countries³ in EUR or in other EEA currencies. The booking charges are debited directly when the payment order is executed.

Private account:

Paperless payment order	EUR	0.80 per item
Paper-based payment order	EUR	2.00 per item

Payments account:

Paperless payment order	EUR	0.80 per item
Paper-based payment order	EUR	2.00 per item

Express credit transfers		
Paperless	EUR	2.50
Paper-based	EUR	20.00

² The European Union currently comprises:

Austria, Belgium, Bulgaria, Croatia, Cyprus (Greek part), Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden.

³ In addition to the above countries, the EEA states currently include:

Iceland, Liechtenstein and Norway.

Check depositor Booking charges
plus third-party fees
See below

Rejection of execution of payment orders pursuant to Chapter A, Section 2.4	EUR	5.00
Execution confirmation for transfers at the customer's request as a SWIFT copy	EUR	10.00
Fee for cashing or collection of a check made out in EUR	EUR	0.80 postage
Fees for crossed blank checks	EUR	25.00 per 25 items.
Fees for blank cashier's checks	EUR	7.00 per 10 items.
Fees for sending of blank checks at customer's request	See Section 1 – Current accounts	
Fees for cancelling checks	EUR	7.50
Advance notice of SEPA direct debit mandates	EUR	7.50 p.a.
Legitimate Rejection of execution of authorized direct debit due to lack of funds pursuant to Chapter A, Section 2.4 (Payments account only)	EUR	5.00

4.2 Standing orders

Online banking set-up	Free of charge	
Set-up by employee	EUR	5.00 per standing order
Change	EUR	5.00 per change
Suspension / deletion	Free of charge	
Reinstatement	EUR	5.00 per reinstatement

4.3 Other cross-border deposits and payments

(This includes all credit transfers/check payments to/from countries that are not covered by Section 4.1.)

General

Generally, you can choose between the following payment options.

SHARE (SHA)	The transferor bears his/her Bank's/payment service provider's charges and the beneficiary bears the remaining fees. When a SHARE credit transfer is made, fees may be deducted from the amount transferred by an intermediary credit institute and the credit institute of the beneficiary.
OUR	The transferor bears all fees.
BEN	The beneficiary bears all fees (the charge deducted by the Bank corresponds to the charge for a SHARE credit transfer). In the case of BEN credit transfers, fees may also be deducted from the transfer amount by each of the participating credit institutes (transferring, intermediate and beneficiary credit institute). This option is not available for payments within EEA countries.

In the absence of any other instruction from the customer, the Bank uses the "**SHARE**" variant.

Charging rates

SHARE (SHA)	1.50‰, min. EUR 20.00; plus third-party fees from intermediary credit institutes due to missing IBAN (International Bank Account Number) and BIC (Business Identifier Code) or "non-STP" capability and brokerage fee, if applicable
OUR	1.50‰, min. EUR 20.00; plus third-party fees from intermediary credit institutes and/or credit institute of the beneficiary and brokerage fee, if applicable
BEN	1.50‰, min. EUR 20.00; plus third-party fees from intermediary banks and brokerage, if applicable
Check payments/collection services	1.50‰, min. EUR 20.00; plus third-party fees from intermediary banks and brokerage, if applicable
Express payments	EUR 20.00

5 Conversion rates and settlement dates for foreign currency transactions

Foreign exchange is bought and sold at the Bank's fixing rate. Where this cannot be executed by the Bank by the settlement date during the course of ordinary business operations, the Bank will settle at the respective rate of the next settlement date.

The current and applicable bid or offer price can be obtained from the Bank's account managers. The applicable exchange rate for foreign currency transactions is shown on the account statement or can be subsequently obtained from the Bank's account managers.

6 Reporting obligations under foreign trade and payments law

The customer must comply with reporting obligations under the foreign trade and payments law. You can obtain information to this effect from the German Bundesbank, Tel.: 0800 1234 111 (free of charge).

Chapter D Securities Transactions⁴

Information in accordance with Section 94 of the Wertpapierhandelsgesetz [Securities Trading Act]:
The Bank does not perform any fee-based investment advisory services.

1 Fees and costs

1.1 Acquisition and disposal of shares

Transactions executed in German	1.00% of market value, min. EUR 100.00 plus third-party fees and costs
Registration in the electronic share register for domestic registered shares	EUR 5.00 per item
Transactions executed outside Germany	1.00% of market value, min. EUR 100.00 plus third-party fees and costs

⁴ In addition to the conditions set forth, there is the possibility that further costs and taxes may be incurred in connection with dealings in financial instruments or securities that will not be paid via or invoiced by the Bank.

1.2 Acquisition and disposal of annuities		Eurex in CHF	min. EUR 300.00	
Transactions executed in Germany	0.50% of market value, min. EUR 100.00 Plus third-party fees and costs	Foreign exchanges	CHF 10.00 per contract (FMSI) CHF 50.00 per contract (not for FMSI) Min. CHF 450.00 EUR 30.00 per contract min. EUR 300.00	
Transactions executed outside Germany	0.50% of market value, min. EUR 100.00 Plus third-party fees and costs			
1.3 Acquisition and disposal of investment fund units		2.2 OPTIONS		
On-exchange transactions	See sections 1.1 to 1.2	Eurex Index Options in EUR not for OTDX (OTDX like Eurex equity options)	1 - 9 contracts 10 - 19 contracts 20 - 49 contracts From 50 contracts	EUR 7.50 / contract EUR 6.50 / contract EUR 5.00 / contract EUR 4.00 / contract Min. EUR 300.00
Transactions executed via capital management company	Commission in each case in the amount of the issue or redemption fee shown in the fund's sales prospectus (if applicable)	Eurex Index Options in CHF	1 - 9 contracts 10 - 19 contracts 20 - 49 contracts From 50 contracts	CHF 15.00 / contract CHF 13.00 / contract CHF 10.00 / contract CHF 8.00 / contract Min. CHF 450.00
1.4 Acquisition and disposal of certificates		Eurex Equity Options in EUR and OTDX	1 - 49 contracts 50 - 99 contracts 100 - 199 contracts From 200 contracts	EUR 1.50 / contract EUR 1.30 / contract EUR 1.00 / contract EUR 0.80 / contract Min. EUR 300.00
New issues	At the respective issue price			
On-exchange transactions	1.00% of market value, min. EUR 100.00 Plus third-party fees and costs			
1.5 Acquisition and disposal of subscription rights and fractional interests		Eurex Equity Options in CHF	1 - 49 contracts 50 - 99 contracts 100 - 199 contracts From 200 contracts	CHF 3.00 / contract CHF 2.60 / contract CHF 2.00 / contract CHF 1.60 / contract Min. CHF 450.00
Up to an effective amount of EUR 20.00	Free of charge	Equity Options and Index Options on foreign exchanges	1 - 9 contracts 10 - 19 contracts 20 - 49 contracts From 50 contracts	EUR 7.50 / contract EUR 6.50 / contract EUR 5.00 / contract EUR 4.00 / contract Min. EUR 300.00
For an effective amount of up to EUR 99.99	EUR 5.00			
From an effective amount of EUR 100.00 onwards	1.00% of market value, min. EUR 25.00			
1.6 Foreign securities depository (FSD)				
In addition to the commissions listed under section 1.1 or 1.2, third-party charges (e.g. from the central securities depository Clearstream Banking AG) are charged on for each transaction.				
1.7 Over-the-counter business on / business outside the custody of securities accounts		3 Custody fees		
Redemption of coupons	0.50% of redemption amount, min. EUR 65.00	Custody fees are payable in arrears as per June 30 and December 31.		
Redemption of maturing securities	0.25% of redemption amount, min. EUR 65.00	3.1 German and foreign securities (S) with market value		
Acceptance of securities for exchange / exchange of units	EUR 65.00	Collective custody (CC)	1.50% p.a., min. EUR 25.00 per item p.a. plus statutory VAT	
Renewal of coupon sheets	EUR 65.00	Separate Custody (SC)	2.50% p.a., min. EUR 25.00 per item p.a. plus statutory VAT	
		Foreign securities depository (FSD)	5.00% p.a., min. EUR 25.00 per item p.a. plus statutory VAT	
Verification of securities certificates in the purchase order	Per certificate EUR 3.00 min. EUR 65.00	3.2 German and foreign securities (S) without market value		
		Booking charges (CC/SC/FSD)	Min. EUR 25.00 p.a. plus statutory VAT	
2 Futures trading at Eurex and on foreign stock exchanges		3.3 Minimum fee per securities account		
The fees listed below are charged by the Bank. These fees are in addition to the EUREX fees or fees of the third-party exchanges and brokers.		Per securities account	Min. EUR 1,500.00 p.a. plus statutory VAT	
In the case of an asset management mandate or fund asset management mandate, statutory value-added tax is also levied.		4 Securities transfers		
2.1 FUTURES		Transfer of securities to other banks (individual portfolios or entire securities account)	Free of charge Plus third-party fees and costs	
Eurex in EUR	EUR 10.00 per contract (FTDX / FESX / FSTX) EUR 20.00 per contract (not for FTDX / FESX / FSTX)	Deposition / delivery of securities (actual certificates)	Free of charge Plus third-party fees and costs	

5 Itemizations and confirmations

Entry/voting cards	EUR 50.00 plus statutory VAT
Deposit receipts	EUR 50.00 plus statutory VAT
Duplicate of the securities account statement with market values	EUR 50.00 plus statutory VAT
Earnings statement	EUR 50.00 plus statutory VAT
Duplicate of earnings statement	EUR 50.00 plus statutory VAT
Annual tax certificate	Free of charge
Duplicate of annual tax certificate	EUR 50.00 plus statutory VAT

6 “All-in fee” pricing option

The Bank charges the customer a standard all-in fee of 1.50% p.a. plus VAT for maintaining a securities account and a clearing account for the securities account. The basis for calculating the standard all-in fee is the average of the investment assets (consisting of securities plus liquid funds (e.g. demand deposits, time deposits)) that the customer holds with the Bank.

The standard all-in fee shall be charged to the customer's clearing account in arrears for the relevant calculation period. If the business relationship only runs for part of a calculation period, the standard all-in fee shall be charged pro rata in accordance with the term.

Upon termination of the business relationship, the pro rata standard all-in fee shall become immediately due and payable.

The clearing account is not intended for use in general payment transactions.

The standard all-in fee means that no separate costs and commission are incurred in addition for the acquisition and disposal of securities and for bank account/custody account management. This excludes foreign currency conversion costs, costs for fixed-price transactions and third-party costs, i.e. costs charged to the Bank by third parties in connection with the execution of securities transactions on the basis of this Agreement (e.g. stock exchange fees), as well as such costs incurred by the Bank through the use of postal services for this purpose. These costs shall be charged to the customer in full. Furthermore, the standard all-in fee does not include the taxes to be paid by the Bank for the account of the customer and any interest on the loan.

In the absence of any agreement to the contrary between the customer and the Bank, the “all-in fee” price variant (including the reimbursement of trailer fees) shall be applied as a matter of principle.

Chapter E Lending business

Interest is calculated in accordance with the EU interest method (actual/360).

1 Terms and conditions of current accounts for customer loans

1.1 Terms and conditions of current accounts for customer loans (in EUR)

Base interest rate (borrowing rate) 10.50%

1.2 Terms and conditions of current accounts for customer loans (in foreign currency)

The terms and conditions for current account drawdowns in foreign currencies are fixed quarterly in arrears taking into account the prevailing foreign currency market interest rates in the previous calendar quarter. Information thereon is supplied in the course of quarterly account settlement.

2 Loan guarantees

Individual conditions are agreed for loan guarantees.

3. Other Services

3.1 Fees for other services

Preparation of deeds for land charges) e.g. granting of priority)	Per deed EUR 25.00 plus third-party fees
Issue of a deletion approval	Free of charge
Change to ranking, miscellaneous declarations in connection with liens, without the Bank bearing any obligation	Each EUR 25.00 In individual cases at cost
Fiduciary management of land charges	In individual cases at cost
Notary invoices incurred on behalf of the customer	Notary's fees charged
Release from debt liability	EUR 300.00
Change of debtor	EUR 750.00
Exchange of liens on property	EUR 1,200.00
Lien releases at the request of the customer	EUR 375.00

3.2 Dunning fee

Dunning fee for private loans and account overdrafts	
Reminder	Free of charge
2 nd reminder	EUR 10.00
Notice of termination	Free of charge

3.3 Prices for obtaining information

Obtaining information from external service providers	
Own fees	EUR 45.00 per information request
Third-party fees	Passing on of fees as invoiced
Issuing of information by the Bank	
Own fees	EUR 45.00 per information request
Third-party fees	Passing on of fees as invoiced
Issuing of information by the Bank	EUR 25.00 per issued item of information