

# List of charges and services

Valid from May 20, 2022

**NORD/LB**

Norddeutsche Landesbank Girozentrale

**Braunschweigische  
Landessparkasse**

Ein Unternehmen der NORD/LB

**PLEASE NOTE:**

**THE ENGLISH VERSION SERVES INFORMATION PURPOSES ONLY. THE GERMAN VERSION ALONE IS LEGALLY BINDING.**

This list of charges and services applies to the business relationship of the customer with NORD/LB and "Braunschweigische Landessparkasse" (BLSK), a subsidiary of NORD/LB with partial legal capacity. Pursuant to § 13 of the government agreement with NORD/LB, all rights and obligations pertaining to BLSK are applicable to NORD/LB. Any declarations issued or received by BLSK are effective for and against NORD/LB.

- **Section A:**  
**General information on Norddeutsche Landesbank**
  
- **Section B:**  
**Current account and payment transactions**
  
- **Section C:**  
**Savings and securities**
  
- **Section D:**  
**Loans**
  
- **Section E:**  
**Others**

Pursuant to section 17.3 of its general terms and conditions, the bank may charge an appropriate fee in accordance with statutory provisions for services which are not the object of an agreement or not included in the list of charges and services and whose performance, under the circumstances, can only be expected against the payment of a fee.

Such a fee may only be charged if the services are provided on behalf of the customer or in the customer's presumed interest.

Pursuant to section 17.4 of its general terms and conditions, the bank will not charge any fees for services it is already compelled to provide by law or based on a contractual accessory obligation or that it provides in its own interests, unless they are legally permitted and levied in keeping with the statutory regulations.

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# A. General information on NORD/LB

Possible changes of this general information will be communicated to the customer by the bank either directly or in the account statement.

## I. Name and address of the bank

Norddeutsche Landesbank Girozentrale including its "Braunschweigische Landessparkasse" institute with partial legal capacity  
Friedrichswall 10  
30159 Hannover  
Germany  
Telephone: +49 511/361-0  
Fax: +49 511/361-2502  
E-mail: [info@nordlb.de](mailto:info@nordlb.de)

## II. Competent supervisory authorities

Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht),  
Graurheindorfer Str. 108, 53117 Bonn and Marie-Curie-Str. 24 - 28, 60439 Frankfurt am Main  
(Internet: [www.bafin.de](http://www.bafin.de))

European Central Bank, Sonnemannstr. 20, 60314 Frankfurt am Main  
Postal address: European Central Bank, 60640 Frankfurt am Main  
(Internet: [www.ecb.europa.eu](http://www.ecb.europa.eu))

## III. Entries in the register of companies

Hannover Magistrates' Court	TRE 26247
Braunschweig Magistrates' Court	TRE 10261
Stendal Magistrates' Court	TRE 22150

## IV. Contract language

The prevailing language in the business relations with the customer is German.

## V. Out-of-court dispute settlement and other complaint options

Disputes with Norddeutsche Landesbank -Girozentrale- can also be referred to the consumer mediation office at the Association of German Public Banks (Bundesverband Öffentlicher Banken Deutschlands, VÖB). The request needs to be sent to the following address in text form:

Verbraucherschlichtungsstelle beim  
Bundesverband Öffentlicher Banken Deutschlands (VÖB)  
Postfach 11 02 72  
10832 Berlin  
Internet: [www.voeb.de](http://www.voeb.de)

The details are subject to the mediation service's rules of procedure, which are available upon request.

Norddeutsche Landesbank -Girozentrale- is willing to take part in mediation proceedings before this recognized consumer mediation body.

The European Commission has established a European online dispute resolution platform at <http://ec.europa.eu/consumers/odr/>. Consumers can use this online dispute resolution platform for the out-of-court settlement of disputes arising from purchase or service contracts they have entered into.

# A. General information on NORD/LB

The bank's e-mail address is:  
[info@nordlb.de](mailto:info@nordlb.de)

For alleged infringements of

- the German Payment Services Supervisory Act (Zahlungsdienstleistungsaufsichtsgesetz)
- Sections 675c to 676c of the German Civil Code, or
- Section 248 of the Introductory Act for the German Civil Code,

a complaint can also be lodged with the Federal Financial Supervisory Authority in writing or on the record, stating the facts of the case and the grounds for the complaint.

The addresses are:

Bundesanstalt für Finanzdienstleistungsaufsicht  
(German Federal Financial Supervisory Authority)  
Graurheindorfer Str. 108  
53117 Bonn  
or  
Marie-Curie-Str. 24 – 28  
60439 Frankfurt am Main

Such cases additionally also allow complaints to be lodged directly at Norddeutsche Landesbank - Girozentrale- (see section A.I above for name and address). Norddeutsche Landesbank -Girozentrale- will reply to complaints in text form (e.g. by letter, fax, e-mail).

## VI. Information on the processing of personal data under the EU Fund Transfer Regulation

"Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds" (EU Fund Transfer Regulation) serves the prevention, discovery and investigation of money laundering and terrorism financing in money transfers. It requires us as the bank performing the transfer of funds to check and disclose information on the client (payer) and beneficiary (payee). This information comprises the name and customer ID of the payer and payee and the address of the payer. Disclosure of the payer's address may be initially waived for money transfers within the European Economic Region, but can be requested by the payee's payment service provider if required. We base the name and address information, if required, on the data filed in our systems to meet the statutory requirements. The regulation ensures that the payer and payee can always be uniquely identified from the payment transaction data records themselves. This also means that the bank needs to verify payment data, answer other banks' enquiries about the identity of the payer and payee, and provide these data to the competent authorities upon request.

## VII. Information on sales tax

VAT needs to be added to the quoted prices within the meaning of the Value Added Tax Act in case of the VAT liability option with companies.

# B. Current accounts and payment transactions

Service

Price in euros

## I. Current accounts

### 1. Price models for private accounts (salary, wage and pension accounts) All the following private account models are also available as basic accounts as per Payment Accounts Act (Zahlungskontengesetz).

Services specific to business customers (e.g. payment transaction orders via computer centres and electronically submitted orders with/without electronic signature) are chargeable in keeping with the "BusinessGiroS" business account model as per sections B.I.2 and B.I.4.

Note:

Unlisted services are subject to the fees detailed in sections B.I.4, 6, 7, 8, B.II, B.III and E.

Private account models	<u>GiroAktiv</u>	<u>GiroAktivPlus</u>	<u>GiroInklusiv</u>
Monthly basic fee (account maintenance)	€ 1.50 (waived if the salary, wage or pension payments received amount to € 1,500 as a minimum)	€ 2.50	€ 9.00 *****
Execution of a payment transaction *,**	€ 0.15	€ 0.20	€ 0.00
Online banking order**,***	€ 0.15	€ 0.20	€ 0.00
SS terminal order**,***	€ 2.00	€ 0.20	€ 0.00
Paper-based order / order via customer service centre**,***,****	€ 2.00	€ 1.00	€ 0.00
Cash deposits at an account with a debit balance at the counter, per transaction (see B.II.4.1 for acceptance of coinage)	€ 1.00	€ 1.00	€ 0.00
Cash deposits at an account with a credit balance at the counter, per transaction (see B.II.4.1 for acceptance of coinage)	€ 1.00	€ 1.00	€ 0.00
Cash withdrawals at the counter, per transaction	€ 1.00	€ 1.00	€ 0.00
Provision of a debit card Each further debit card - including Apple Pay and mobile payment with Android with digital debit card	1 debit card all-in € 7.50 p.a.	1 debit card all-in € 7.50 p.a.	2 debit cards all-in € 7.50 p.a.

#### Capital account:

The account is managed free of charge, provided that the account does not exceed a capital account managed for the same holder. From the second capital account, which is managed for the same holder, we charge a monthly basic price (account management) of currently EUR 3.00 (valid for new business from 01.02.2020). For further fees, see the currently valid list of prices and services, under B I 1.

\* Applies to the execution of payment transactions for the account by means of standing orders, direct debit, cheque or debit card, as well as credits from transfers, direct debits and debit card transactions.

\*\* Only charged if the transactions are performed as agreed and at the customer's request. No fee is charged for erroneous, corrective or reversal transactions.

\*\*\* e.g. bank transfers, setup of standing orders; the cancellation of standing orders is free of charge.

\*\*\*\* order via customer service center: does not apply to the branches Bremen and Oldenburg.

\*\*\*\*\* Current accounts for schoolchildren, students and volunteers are managed in GiroInklusiv and receive a 100% discount on the monthly basic fee (account maintenance), up to the age of 27 at most.

# B. Current accounts and payment transactions

## 2. Price models for business accounts

Note:

Unlisted services are subject to the fees detailed in sections B.I.4, 6, 7, 8; B.II.; B.III. and E.

Business account models	BusinessGiro S	BusinessGiro M	BusinessGiro L
<b>Monthly basic fee</b> (account maintenance)	€ 7.00	€ 10.00	€ 25.00
<b>Book entries, paper-based and paperless</b> (e.g. transfer orders, direct debits, credit entries)	€ 0.35	€ 0.25	€ 0.15
<b>Book entries, cash deposits and cash withdrawals</b> ATM, counter (see B.II.4.1 for acceptance of coinage)	€ 0.35	€ 0.25	€ 0.15
<b>Debit cards</b> First debit card per account	€ 0.00	€ 0.00	€ 0.00
Each further debit card	€ 7.50	€ 7.50	€ 7.50
<b>Others</b> Reversal debits of returns (plus third-party costs and interest adjustment)	€ 3.00	€ 3.00	€ 3.00
Standing orders Setup, changes			
- paper-based, orders via business service centre*	€ 2.50	€ 2.50	€ 2.50
- Home banking, SS terminal	€ 0.50	€ 0.50	€ 0.50

The price per book entry will only be charged for entries provided at the customer's request or in the customer's interest.

The insolvency administrator accounts and escrow accounts are managed in the BusinessGiroS pricing model.

\* order via business service center: does not apply to the branches Bremen and Oldenburg.

# B. Current accounts and payment transactions

**Models 1 - 4 are only applicable to existing business; no new business possible**

*Model 1: BusinessDirect*

*Model 2: BusinessEconomy*

*Model 3: BusinessClassic*

*Model 4: BusinessDirect Corporates*

	<b>Model 1</b>	<b>Model 2</b>	<b>Model 3</b>	<b>Model 4</b>
Monthly basic fee	€ 5.00	€ 10.00	€ 15.00	€ 2.50
Number of free cash transactions per month (cash deposit or withdrawal)	5, each further cash transaction € 2.00*	20, each further cash transaction € 2.00*	5, each further cash transaction € 2.00*	5, each further cash transac- tion € 2.00*
<u>Paperless payment transactions</u>				
Home banking, SS units				
Individual orders	€ 0.14	€ 0.18	€ 0.25	€ 0.14
Collective orders				
• per order <sup>1</sup>	€ 0.30	€ 0.30	€ 0.30	€ 0.30
• per item	€ 0.10	€ 0.13	€ 0.20	€ 0.10
Other electronic presentations				
• per order <sup>1</sup> without EA <sup>2</sup>	€ 3.00	€ 3.00	€ 3.00	€ 3.00
• per order <sup>1</sup> with EA <sup>2</sup>	€ 1.50	€ 1.50	€ 1.50	€ 1.50
• per item	€ 0.05	€ 0.08	€ 0.15	€ 0.05
Other paperless transactions (e.g. debit entry, transfer credit note)	€ 0.05	€ 0.08	€ 0.15	€ 0.05
<u>Paper-based payment transactions</u>				
Individual transfer	€ 1.50	€ 1.50	€ 0.75	€ 1.50
Cheque collection/direct debit				
• per order	€ 1.50	€ 1.50	€ 1.00	€ 1.50
• per item	€ 1.00	€ 1.00	€ 0.50	€ 1.00
Encashment of cheques	€ 1.00	€ 1.00	€ 1.00	€ 1.00
Others				
Standing orders				
• Setup, changes	€ 2.50	€ 2.50	€ 2.50	€ 2.50
• Home banking / SS terminal	€ 0.50	€ 0.50	€ 0.50	€ 0.50
Debit card (see B.II.3.2 for further applicable fees)	€ 7.50	€ 7.50	€ 7.50	€ 7.50

<sup>1</sup> For debit entries, one order is charged per equivalent value (= credit value in the presenter's account).

<sup>2</sup> EA = electronic authorization (signature)

\* Only charged for entries provided at the customer's request or in the customer's interest.



# B. Current accounts and payment transactions

## 3. Price models for foreign currency accounts

Note:

Unlisted services are subject to the fees detailed in sections B.I.4, 6, 8; B.II.; B.III. and E.

at non-banks € 7.50  
per started month

## 4. Account statements (per transaction) Private and business accounts

Preparation and provision/delivery in the agreed form and frequency by the agreed procedure (currently statement printer or electronic mailbox) free

Mailing of account statements as agreed with and/or requested by the customer:

– Daily, weekly, fortnightly or monthly statement € 1.00 plus postage

Mailing of account statements and balances of account not retrieved at the statement printer after 35 days postage costs

Preparation and provision/delivery of an account statement duplicate at the customer's request\* € 7.50

The bank will inform the customer about the execution of payment transactions in the form agreed for account information once a month as a minimum<sup>3</sup>.

The manner and intervals of this information can be separately agreed with customers who are not consumers.

## 5. Balance of accounts Private and business accounts

Balances of account are always prepared and sent for free.

This does not apply to the creation and provision of duplicates at the customer's request (insofar as due to circumstances the customer is answerable for).

## 6. Tolerated overdrafts

The contractual overdraft interest rate will be charged for drawings that are not covered by the account's credit balance or possibly extended credit line (**tolerated overdrafts**). Where no such rate has been agreed in the contract, the overdraft interest shown in the list of charges displayed at the bank applies; business customers currently pay 16.74 % interest p.a. for overdrafts.

Statutory provisions apply supplementarily to consumer loan agreements.

\* insofar as due to circumstances the customer is answerable for

<sup>3</sup> Payment transactions especially include

- cash deposits (in payment accounts) or
- cash withdrawals from payment accounts, and
- money transfers (to other payment accounts) involving
  - direct debits,
  - bank transfers, or
  - payment transactions using a debit card or similar instrument.

# B. Current accounts and payment transactions

## 7. Account alarm

Alarm for EEA currency invoice fee (account alarm "EEA currency") free

### Note:

The following account alarms do not fulfill any legal information requirements. The fees below will only be charged in the absence of other agreements for the selected account model as per sections B.I.1 to B.I.3.

Notification for real-time transfer (account alarm "real-time transfer") via

- E-mail free

- Push message (via mobile banking app) free

Notification of other events (without account alarm "EEA Currency" and "real-time bank transfer") by

- E-mail free

- Push message (via mobile banking app) free

## 8. Fees for debiting agreed payments within the bank

- Due loan instalments free

- Due savings instalments free

- Locker rental fee

For price, see Chapter B I 1, item "Execution of a payment transaction".

## 9. Provision of fee schedules as per Payment Accounts Act

We provide consumers with fee schedules as per Payment Accounts Act annually from the first business day of a year for the preceding calendar year and upon contract termination. Please contact the bank to request fee schedules.

## 10. Other services

### Return debit of debit entries presented for collection

• For payers at NORD/LB € 3.00

• For payers at other banks € 3.00 plus third-party costs

### Return debit of cheques presented for collection

• For payers at NORD/LB € 5.00

• For payers at other banks € 5.00 plus third-party costs

# B. Current accounts and payment transactions

## II. Provision of payment services

Note:

The fees below will only be charged in the absence of other agreements for the selected account model as per sections B.I.1 to B.I.3.

### 1. Transfers

Transfers meeting instant payment conditions are limited to 100.000 euros regardless of the credit balance or credit line provided. This maximum may be additionally lowered by agreed transaction limits.

#### 1.1 Transfers within Germany and to other EEA countries<sup>4</sup> in euro or other EEA currencies<sup>5</sup>

##### 1.1.1 Transfer orders

Please see section B.II.7 for information on the bank's business days and cut-off times.

##### a) Completion times

The bank is required to ensure that the transferred amount is received by the payee's payment service provider no later than within the following periods (counting from the order receipt at the bank and/or determination of instant payment executability):

##### – Transfers in euros

Paperless transfer orders <sup>6</sup>	1 business day maximum
Paper-based transfer orders <sup>7</sup>	2 business days maximum
Instant payment orders	20 seconds maximum <sup>8</sup>

##### – Transfers in other EEA currencies

Paperless transfer orders <sup>7</sup>	4 business days maximum
Paper-based transfer orders <sup>8</sup>	4 business days maximum

##### b) Transfer execution fees

The payer and payee are required to pay the transfer fees charged by their respective payment service provider.

<sup>4</sup> Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

<sup>5</sup> The EEA currencies currently include: euro, Bulgarian lev, Danish krone, Icelandic krona, Croatian kuna, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (only for Liechtenstein), Czech koruna, Hungarian forint.

<sup>6</sup> Paperless: Transfers via self-service terminal, online banking or electronic data interchange (EDI).

<sup>7</sup> Paper-based: Transfers using forms, aggregate files with advice note, including computer centre services (CCS) by contractors.

<sup>8</sup> Insofar as the payee's payment service provider accepts such instant payments and confirms this to the bank in time.

## B. Current accounts and payment transactions

### aa) Transfers in the account currency

The payer is charged the following fees<sup>9</sup>:

Transfer type	Modalities: per transfer				
	from current account				
	paper-based <sup>10</sup>	paperless <sup>11</sup>	by standing order	by express transfer	
				on paper	paperless
Euro transfers with IBAN within the bank (SEPA transfers)	See price model in sections B I.1 and B.I.2			€ 12.00	€ 5.00 per order, € 1.50 per item
Euro transfers with IBAN to other payment service providers (SEPA transfers)					
Transfers in other EEA currencies to other payment service providers	1.5 ‰ or € 15.00 minimum*	1.5 ‰ or € 10.00 minimum*	1.5 ‰ or € 10.00 minimum*	1.5 ‰ or € 15.00 minimum plus € 5.00*	1.5 ‰ or € 10.00 minimum plus € 5.00*
Euro-Express payments online		€ 10.00			
Instant payments	n/a	€ 0.75	n/a	n/a	n/a
Kwitt transfers - TAN-authorized	n/a	See price model in sections B I.1 and B.I.2	n/a	n/a	n/a
- TAN-free area		free			

\* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country. € 10.00

### bb) Transfers in currencies other than the account currency

The payer is charged the following fees for transfers with currency conversion:

#### Fees<sup>12</sup>

Transfer type	Fee					
	paper-based transfer	paperless transfer	by standing order	by express transfer		
				on paper	paperless	by standing order
Transfers in currencies other than EEA currencies	1.5 ‰ or € 15.00 minimum*	1.5 ‰ or € 10.00 minimum*	1.5 ‰ or € 10.00 minimum*	1.5 ‰ or € 15.00 minimum plus € 5.00*	1.5 ‰ or € 10.00 minimum plus € 5.00*	1.5 ‰ or € 10.00 minimum plus € 5.00*
	plus 0.25 ‰ brokerage each, € 2.00 minimum					

\* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country. € 10.00

### cc) Special rules for explicit other instructions by the payer

Payers giving this explicit instruction are charged all transfer fees (OUR).

<sup>9</sup> The payment service provider will only charge fees if the transfer has been initiated and authorized by the payer and the payment service provider has executed the payment order correctly.

<sup>10</sup> Paper-based: Transfers using forms, aggregate files with advice note, including computer centre services (CCS) by contractors.

<sup>11</sup> Paperless: Transfers via self-service terminal, online banking or electronic data interchange (EDI), Euro Express payment online only by online banking

<sup>12</sup> The payment service provider will only charge fees if the transfer has been initiated and authorized by the payer and the payment service provider has executed the payment order correctly.

## B. Current accounts and payment transactions

### Fees<sup>13</sup>

Transfer amount	Fee (including brokerage)
up to € 25,000.00	€ 20.00
from € 25,000.01	€ 40.00
from € 50,000.01	€ 60.00

If such an instruction by the payer is not executable, the payer and payee each pay the fees charged by their payment service provider (SHARE).

### c) Other fees

Justified rejection of a transfer order's execution by the bank<sup>14</sup>

– by mail postage

Processing of transfer cancellations after the cancellation period

– within the savings bank finance group € 10.00  
 – at other payment service providers € 10.00  
 – for international transfers\*\* € 30.00

Replacement of transfers provided with incorrect payee information by the customer

– within the savings bank finance group € 10.00  
 – at other payment service providers € 10.00  
 – for international transfers\*\* € 30.00

**Note:** The payee's institute may charge additional fees.

Complaint handling for existing transfers in international transactions incl. TARGET2- and foreign currency payments. Recalls, changes and/or complements to a payment order\* \*\*, recall, modification and/or additions to an OFAC/embargo request\*\*

€ 30.00

Notification of payment orders

– Notification of the payer or bank of the payee € 7.50

Standing order: setup/change at the customer's request

€ 0.00\*

### Duplicates

Creation of duplicate international transaction orders\*

– per duplicate € 5.00

\* insofar as due to circumstances the customer is answerable for

\*\* plus third-party fees

<sup>13</sup> The payment service provider will only charge fees if the transfer has been initiated and authorized by the payer and the payment service provider has executed the payment order correctly.

<sup>14</sup> This fee is only charged for the justified refusal to execute an authorized transfer order.

# B. Current accounts and payment transactions

## 1.1.2 Crediting of transfers

The bank charges the following fees for incoming transfers<sup>15</sup>:

Crediting of	Fee in euros
Euro transfers with IBAN within the bank (SEPA transfers)	see price models in sections B.I.1 and B.I.2
Euro transfers without IBAN information from a payment service provider within the EEA	
Euro transfers with IBAN from another payment service provider (SEPA transfer)	see price models in sections B.I.1 and B.I.2
Instant transfer with IBAN in euros	see price models in sections B.I.1 and B.I.2
Kwitt transfer	free
Transfers in other EEA currencies from another payment service provider	≤ 15.00 – 0.00 > 15.00 – 1‰, € 7.50 minimum, € 100.00 maximum
Express transfers (TARGET) with IBAN in euros from another payment service provider outside Germany	see price models in sections B.I.1 and B.I.2
Express transfers in other EEA currencies	≤ 15.00 – 0.00 > 15.00 – 1‰, € 7.50 minimum, € 100.00 maximum, plus € 5.00 per transaction

**Note:**

In addition to the fees detailed above, transfer orders received in other account currencies are subject to the following fee (incl. brokerage): 0.25 ‰, € 2.00 minimum.

There will be no charge if the payer covers the fees due for the transfer.

<sup>15</sup> The payment service provider will only charge fees if the transfer has been initiated and authorized by the payer and the payment service provider has executed the payment order correctly.

## B. Current accounts and payment transactions

### 1.2 Transfers within Germany and to other EEA countries<sup>16</sup> in non-EEA currencies (third-country currencies)<sup>17</sup> and all transfers to non-EEA countries (third countries)<sup>18</sup>

#### 1.2.1 Transfer orders

##### a) Completion times

Transfers are effected as soon as possible.

For real-time credit transfers in euro to SEPA member states and territories outside the EEA (SEPA third countries)<sup>19</sup> the maximum execution time is 20 seconds.<sup>20</sup>

##### b) Transfer execution fees

##### aa) Transfers within Germany and to other EEA countries in non-EEA currencies (third-country currencies)

The payer and payee are required to pay the transfer fees charged by their respective payment service provider.

The payer can choose from the following fee options:

- the payer and payee each pay the fees charged by their payment service provider (SHARE)
- the payer covers all fees (OUR)

##### Note:

- With the "SHARE" fee option, intermediate payment service providers and the payee's payment service provider may subtract additional fees from the transferred amount.

##### aaa) The payer is charged the following fees for transfers in the account currency:

Transfer type	Transfer modalities		
	per SHARE transfer		
	paper-based transfer	paperless transfer	by standing order
SEPA transfer in euros with	See price model in sections B I.1 and B.I.2		
Transfers in account currency	1.50 ‰, € 15.00 minimum*	1.50 ‰, € 10.00 minimum*	1.50 ‰, € 10.00 minimum*

- \* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country € 10.00
- Surcharge/additional fee for express execution (with SHARE or OUR option) € 5.00

<sup>16</sup> Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

<sup>17</sup> e.g. US-dollars.

<sup>18</sup> Third countries are all countries outside the European Economic Area (EEA)

<sup>19</sup> These currently include: Andorra, Gibraltar, Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre and Miquelon, Vatican city, United Kingdom and Northern Ireland.

<sup>20</sup> Insofar as the payee's payment service provider accepts such instant payments and confirms this to the bank in time.

## B. Current accounts and payment transactions

### bbb) The payer is charged the following fees for transfers with currency conversion:

Transfer type	Transfer modalities		
	per <b>SHARE</b> transfer		
	paper-based transfer	paperless transfer	by standing order
SEPA transfer in euros with IBAN/BIC to Switzerland	See price model in sections B I.1 and B.I.2		
Transfers in other currencies than the account currency	1.50 ‰, € 15.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*	1.50 ‰, € 10.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*	1.50 ‰, € 10.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*

\* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country. € 10.00

Surcharge/additional fee for express execution (with SHARE or OUR option) € 5.00

### ccc) Special rules for explicit other instructions by the payer

Payers giving this explicit instruction are charged all transfer fees (OUR).

If such an instruction by the payer is not executable, the payer and payee each pay the fees charged by their payment service provider (SHARE).

With the **OUR** option, the payer is charged the following additional fees:

Transfer amount	Fee
up to € 25,000.00	€ 20.00
from € 25,000.01	€ 40.00
from € 50,000.01	€ 60.00

### bb) Transfers to non-EEA countries (third countries)

#### aaa) Fee payment

The payer can choose from the following options:

- 0: The payer and payee each pay the fees charged by their payment service provider (SHARE)
- 1: Payer covers all fees (OUR)
- 2: Payee covers all fees (BEN)

#### Note:

- With the "0" fee option, intermediate payment service providers and the payee's payment service provider may subtract additional fees from the transferred amount.
- With the "2" fee option, all involved payment service providers may subtract fees from the transferred amount.



## B. Current accounts and payment transactions

### bbb) Fees

Transfer type	Transfer modalities		
	per <b>SHARE</b> transfer		
	paper-based transfer	paperless transfer	by standing order
SEPA transfer in euros with IBAN/BIC to Switzerland	See price model in sections B I.1 and B.I.2		
Transfers in account currency	1.50 ‰, € 15.00 minimum*	1.50 ‰, € 10.00 minimum*	1.50 ‰, € 10.00 minimum*
Transfers in currencies other than the account currency	1.50 ‰, € 15.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*	1.50 ‰, € 10.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*	1.50 ‰, € 10.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum*

\* Additional manual processing (NON-STP) of international transfers owing to incomplete or incorrect IBAN, BIC, destination country, currency, amount, payer and payee name information or special instructions provided for the execution in the destination country. € 10.00

Surcharge/additional fee for express execution (with SHARE or OUR option) € 5.00

Payers giving this explicit instruction are charged all transfer fees (OUR).

If such an instruction by the payer is not executable, the payer and payee each pay the fees charged by their payment service provider (SHARE).

With the **OUR** option, the payer is charged the following additional fees:

Transfer amount	Fee
up to € 25,000.00	€ 20.00
from € 25,000.01	€ 40.00
from € 50,000.01	€ 60.00

### c) Other fees

*Price in euros*

Justified rejection of a transfer order's execution by the bank <sup>21</sup>

– by mail Porto

Processing of transfer cancellations after the cancellation period

– within the savings bank finance group € 10.00

– at other payment service providers € 10.00

– for international transfers\*\* € 30.00

Replacement of transfers provided with incorrect payee information by the customer

– within the savings bank finance group € 10.00

– at other payment service providers € 10.00

– for international transfers\*\* € 30.00

**Note:** The payee's institute may charge additional fees.

<sup>21</sup> This fee is only charged for the justified refusal to execute an authorized transfer order.

\*\* plus third-party fees

## B. Current accounts and payment transactions

Complaint handling for existing transfers in international transactions incl. TARGET2- and foreign currency payments. Recalls, changes and/or complements to a payment order* **; recall, modification and/or additions to an OFAC/embargo request**	€ 30.00
Notification of payment orders	
– Notification of the payer or bank of the payee	€ 7.50
Duplicates	
Creation of duplicate international transaction orders*	
– per duplicate	€ 5.00
Standing order: setup/change at the customer's request	€ 0.00

### 1.2.2 Crediting of transfers

#### a) Fee payment

Arising fees are charged in keeping with the fee option agreed between the payer and his/her bank. The following fee options are available:

- 0: The payer and payee each pay the fees charged by their payment service provider (SHARE)
- 1: Payer covers all fees (OUR)
- 2: Payee covers all fees (BEN)

#### Note:

- With the "0" fee option, intermediate payment service providers and the payee's payment service provider may subtract additional fees from the transferred amount.
- With the "2" fee option, all involved payment service providers may subtract fees from the transferred amount

#### b) Fees<sup>22</sup>

With fee options "0" or "2", the bank will charge the following fees, which are subtracted from the transferred amount:

Transfer credit from	Transfer amount	Fee
SEPA transfer in euros with IBAN/BIC from Switzerland	see price models in sections B.1.1 and B.1.2	
Transfer in account currency from another payment service provider	$\leq$ € 15.00 $>$ € 15.00	€ 0.00 1.00 ‰, € 7.50 minimum, € 100.00 maximum
Transfer in currencies other than the account currency from another payment service provider	$\leq$ € 15.00 $>$ € 15.00	€ 0.00 1.00 ‰, € 7.50 minimum, € 100.00 maximum, plus 0.25 ‰ brokerage, € 2.00 minimum

\* insofar as due to circumstances the customer is answerable for

\*\* plus third-party fees

<sup>22</sup> The payment service provider will only charge fees if the transfer has been credited as agreed and performed by the payment service provider correctly

# B. Current accounts and payment transactions

## 2. Direct debits

### 2.1 Direct debits within Germany and from other EEA countries<sup>23</sup>

#### 2.1.1 SEPA Basic debits

##### a) Completion time

The bank ensures that the debited amount is received by the payee's payment service provider on the due date.

##### b) Fees for direct debit redemptions<sup>24</sup>

Direct debit redemption see price models in sections B.I.1 and B.I.2

Direct debit redemption from presentation	Fee in euros
SEPA direct debit within the bank	see price models in sections B.I.1 and B.I.2
SEPA direct debit from another payment service provider	see price models in sections B.I.1 and B.I.2

##### c) Other fees

Justified rejection of a SEPA Basic transfer order's execution by the bank<sup>25</sup>

– by mail postage

Information about the non-redemption of a SEPA Basic debit due to blocking by the payer

– by mail postage

Processing of mandate cancellations provided on the day of the debit entry

free

#### 2.1.2 SEPA Company debits

##### a) Completion time

The bank ensures that the debited amount is received by the payee's payment service provider on the due date.

##### b) Fees for direct debit redemptions<sup>26</sup>

Direct debit redemption see price models in sections B.I.1 and B.I.2

Acceptance of confirmations concerning the issuance/amendment of a SEPA Company direct debit mandate

free

Processing of mandate cancellations provided on the day of the debit entry

free

<sup>23</sup> Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (French part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

<sup>24</sup> These fees only become due if the direct debit redemption has been correctly performed and authorized.

<sup>25</sup> This fee is only charged for the justified refusal to execute an authorized SEPA Basic debit for lack of account coverage.

<sup>26</sup> These fees only become due if the direct debit redemption has been correctly performed and authorized.

## B. Current accounts and payment transactions

Direct debit redemption upon presentation	Fee in euros
SEPA direct debit within the bank	see price models in sections B.I.1 and B.I.2
SEPA direct debit from another payment service provider	see price models in sections B.I.1 and B.I.2

### c) Other fees

Justified rejection of a SEPA Company transfer order's execution by the bank  
– by mail postage

Processing of mandate cancellations provided on the day of the debit entry free

## 2.2 Direct debits from other countries

### Completion times

Direct debits are effected as soon as possible.

### 2.2.1 SEPA Basic debits

#### a) Fees for direct debit redemptions<sup>27</sup>

Direct debit redemption for submissions from	Fee in euros
SEPA third countries <sup>28</sup>	see price models in sections B.I.1 and B.I.2

### b) Other fees

Justified rejection of a transfer order's execution by the bank  
– by mail postage

Processing of mandate cancellations provided on the day of the debit entry free

### 2.2.2 SEPA Company debits

#### a) Fees for direct debit redemptions<sup>29</sup>

Direct debit redemption for presentations from	Fee in euros
SEPA third countries <sup>30</sup>	see price models in sections B.I.1 and B.I.2

### b) Other fees

Justified rejection of a SEPA Basic transfer order's execution by the bank  
– by mail postage

Processing of mandate cancellations provided on the day of the debit entry free

<sup>27</sup> These fees only become due if the direct debit redemption has been correctly performed and authorized.

<sup>28</sup> These currently include: Andorra, Gibraltar, Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre and Miquelon, Vatican city, United Kingdom and Northern Ireland.

<sup>29</sup> These fees only become due if the direct debit redemption has been correctly performed and authorized.

<sup>30</sup> These currently include: Andorra, Gibraltar, Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre and Miquelon, Vatican city, United Kingdom and Northern Ireland.

## **B.** Current accounts and payment transactions

### **2.3 Presentation deadlines for SEPA direct debits**

#### **2.3.1 SEPA Basic debits**

For non-recurring and recurring direct debits: no earlier than 14 calendar days or later than 2 business days before the SEPA Basic direct debit

#### **2.3.2 SEPA Company debits**

For non-recurring and recurring direct debits: no earlier than 14 calendar days or later than 2 business days before the SEPA Basic direct debit

### **2.4 Direct debit redemption<sup>31</sup>**

#### **2.4.1 Fees in the SEPA Basic direct debit process**

- a) Individual direct debit orders see price models in sections B.I.1 and B.I.2
- b) Collective orders see price models in sections B.I.1 and B.I.2
  - plus per included debit see price models in sections B.I.1 and B.I.2

#### **2.4.2 Fees in the SEPA Company direct debit process**

- a) Individual direct debit orders see price models in sections B.I.1 and B.I.2
- c) Collective orders see price models in sections B.I.1 and B.I.2
  - plus per included debit see price models in sections B.I.1 and B.I.2

<sup>31</sup> Fees only become due for the ordered and correct execution.

## B. Current accounts and payment transactions

### 3. Card-based payment transactions

#### 3.1 Mastercard/Visa Card products (credit and debit cards)<sup>32</sup>

##### a) Provision of a Mastercard/Visa Card (credit card)

Monthly price

##### for private customers

- including Apple Pay and Android mobile payment with Mastercard/  
Visa digital card products (credit or debit cards)

##### **Mastercard Standard / Visa Standard**

€ 3.00

Only for customers of Braunschweigische Landessparkasse and in addition to the price for card:

Choice of motif

€ 0.25

If an existing credit card is converted, additional one-time fee for a new credit card

€ 21.00

##### **Mastercard Gold / Visa Gold**

€ 7.00

Only for customers of Braunschweigische Landessparkasse and in addition to the price for card:

Choice of motif

€ 0.25

If an existing credit card is converted, additional one-time fee for a new credit card

€ 21.00

##### **Mastercard Platinum / Visa Platinum**

– Annual price

€ 200.00

##### for business customers (commercial cards)

##### **Mastercard Business Card One / Visa Business Card One**

€ 3.50

For all Visa Business Card One and only for our customers of Braunschweigische Landessparkasse also for Mastercard Business Card One and in addition to the price for card

Motif selection catalogue

€ 0.25

If an existing credit card is converted, additional one-time fee for a new credit card

€ 21.00

Company-specific choice of motif

€ 0.25

Plus one-time setup fee per motif

€ 259.00

If an existing credit card is converted, additional one-time fee for a new credit card

€ 21.00

##### **Mastercard Business Card One Gold / Visa Business Card One Gold**

€ 8.00

For all Visa Business Card One Gold and only for our customers of Braunschweigische Landessparkasse also for Mastercard Business Card One Gold and in addition to the price for card

Motif selection catalogue

€ 0.25

If an existing credit card is converted, additional one-time fee for a new credit card

€ 21.00

<sup>32</sup> The fees in sections 3.1 b) to n) below apply to all our listed Mastercard and Visa Card products insofar as no other arrangement is applied to the specific card.

## B. Current accounts and payment transactions

Company-specific choice of motif	€ 0.25
Plus one-time setup fee per motif	€ 259.00
If an existing credit card is converted, additional one-time fee for a new credit card	€ 21.00

**b) Provision of a basic Mastercard / basic Visa (debit card)**

Monthly price

**Mastercard / Visa basic** € 2.00

Only for customers of Braunschweigische Landessparkasse and in addition to the price for card

Choice of motif € 0.25

If an existing credit card is converted, additional one-time fee for a new credit card € 21.00

**c) Subject to alteration**

**d) Subject to alteration**

## B. Current accounts and payment transactions

<b>e)</b>	<b>Provision of a replacement Mastercard/Visa Card (credit or debit card) as agreed at the customer's request</b> - for a damaged Mastercard/Visa Card if due to circumstances the customer is answerable for - due to name change - due to forgotten PIN - for a lost, stolen Mastercard/Visa Card, Mastercard/Visa Card used fraudulently or otherwise without authorization <sup>41</sup>	€ 7.50
<b>f)</b>	<b>Mailing of uncollected card statements for a Mastercard/Visa Card (credit and debit card)</b> <sup>33</sup>	postage
<b>g)</b>	<b>Creation and provision of a duplicate card statement for a Mastercard/Visa Card (credit and debit card) at the customer's request</b> (insofar as due to circumstances the customer is answerable for) per statement – by mail	€ 7.50
<b>h)</b>	<b>Blocking of a Mastercard/Visa Card (credit and debit card) at the request and in the interest of the customer</b> (The stop notice as per credit and debit card conditions and subsequent blocking are free)	free
<b>i)</b>	<b>Mastercard/Visa Card (credit and debit card) use for euro payments in the EEA</b> <sup>34 42</sup>	free
<b>j)</b>	<b>Mastercard/Visa Card (credit and debit card) use for payments in the EEA</b> <sup>35</sup> - in EEA foreign currency <sup>36</sup> Currency conversion fee <sup>37</sup>	2 % of the payment amount
<b>k)</b>	<b>Mastercard/Visa Card (credit and debit card) use for foreign currency payments outside the EEA</b> Currency conversion fee	2 % of the payment amount
<b>l)</b>	<b>Cash withdrawals with the Mastercard/Visa Card (credit and debit card) (see section B.II.3.4)</b>	
<b>m)</b>	<b>Provision of an activation PIN as agreed for a non-blocked Mastercard/Visa Card (credit and debit card) at the customer's request insofar as due to circumstances the customer is answerable for (e.g. forgotten PIN)</b> Note: Card holders can customize their PIN as desired at the bank's ATMs for free.	free
<b>n)</b>	<b>Voucher procurement (retailer)</b> <sup>38</sup>	€ 7.50
<b>o)</b>	<b>Cash emergency service</b> <sup>39</sup>	€ 100.00
<b>p)</b>	<b>Internet subscription termination</b>	€ 15.00

<sup>33</sup> Credit card statement provision in the agreed manner is free. Balances of account are always created and provided for free.

<sup>34</sup> Retailers may charge a fee for Mastercard payments.

<sup>35</sup> Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

<sup>36</sup> The EEA foreign currencies currently include: Bulgarian lev, Danish krone, Icelandic krona, Croatian kuna, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (only for Liechtenstein), Czech koruna, Hungarian forint.

<sup>37</sup> The conversion of sales in foreign EEA currencies within the EEA is carried out at the last available euro reference exchange rate of the European Central Bank. For the conversion and the relevant date, see point II. 6. of this chapter.

<sup>38</sup> Free if voucher is procured because of fraudulent use

<sup>39</sup> Not offered for Mastercard Basis/ Visa Basis (debit card)



# B. Current accounts and payment transactions

## 3.2 Debit cards

- a) **Provision of a debit card (annual price)<sup>40</sup>** € 7.50  
 - including Apple Pay and Android mobile payment with digital debit card
- b) **Daily drawing limits<sup>41</sup>**  
 Debit card depending on use<sup>42</sup>:
- Cash withdrawals with the debit card
    - at the bank's ATMs up to € 2,000.00
    - at other ATMs<sup>43</sup> in Germany up to € 1,000.00
    - at other ATMs<sup>44</sup> abroad up to € 500.00
  - At automated cash points of retailers and service providers
    - Germany up to € 5,000.00
    - abroad<sup>45</sup> up to € 2,200.00
  - Recharging of girogo cards/cash cards (debit card with money card function) up to € 200.00
  - Entry of transfers at the bank's self-service terminals up to 10.000,00 € (prozess-related) (price see sections B.I.1 and B.I.2)
- c) **Provision of a replacement debit card as agreed at the customer's request** € 7.50  
 - for a damaged debit card if due to circumstances the customer is answerable for  
 - due to name change  
 - due to forgotten PIN  
 - for a lost, stolen debit card, debit card used fraudulently or otherwise without authorization<sup>46</sup>
- d) **Blocking of a debit card at the request and in the interest of the customer** free  
 (The stop notice as per debit card conditions and subsequent blocking are free.)
- e) **Debit card use for euro payments in the EEA<sup>47</sup>** free
- f) **Debit card use for foreign currency payments<sup>48</sup> in the EEA<sup>47</sup>** 1.5 % of the payment amount  
 - in EEA foreign currency<sup>49</sup>  
 Currency conversion fee<sup>50</sup>
- g) **Debit card use for foreign currency payments<sup>43</sup> outside the EEA<sup>47</sup>** 1.5 % of the payment amount  
 Currency conversion fee<sup>48</sup>
- h) **Cash withdrawals (see section B.II.3.4)**
- i) **Provision of an activation PIN as agreed for a non-blocked debit card at the customer's request insofar as due to circumstances the customer is answerable for (e.g. forgotten PIN)** free  
 Note:  
 Card holders can customize their PIN as desired at the bank's ATMs for free.

<sup>40</sup> The quoted annual price only applies to the additional issuance of a debit card as per price models in sections B.I.1 and B.I.2. .

<sup>41</sup> The drawing limit applies independently to every debit card issued for the account in question and within its credit balance or a previously extended loan. The provisions of No. 2 of the GTC shall apply to any changes to the credit limit.

<sup>42</sup> Drawing limit applies unless otherwise agreed with the customer.

<sup>43</sup> Drawing limit may be lower at other ATMs, especially abroad.

<sup>44</sup> Drawing limit may be lower at other ATMs, especially abroad.

<sup>45</sup> Drawing limit may be lower abroad.

<sup>46</sup> Only charged if the customer is answerable for the circumstances that led to the card's replacement and the bank is not obliged to issue a replacement card.

<sup>47</sup> Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

<sup>48</sup> See section II. 6. of this chapter for exchange rate.

<sup>49</sup> The EEA foreign currencies currently include: Bulgarian lev, Danish krone, Icelandic krona, Croatian kuna, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (only for Liechtenstein), Czech koruna, Hungarian forint.

<sup>50</sup> The conversion of sales in foreign EEA currencies within the EEA is carried out at the last available euro reference exchange rate of the European Central Bank. For the conversion and the relevant date, see point II. 6. of this chapter.

# B. Current accounts and payment transactions

## 3.3 Cash card

– Recharging our cash card	
at our terminals with cash card logo and at our ATMs (charging terminals)	free
at charging terminals of other participating savings/regional banks	€ 0.51
at charging terminals of other payment service providers	€ 1.00
at electronic cash terminals at retailers that additionally feature the cash card or girogo logo	free

## 3.4 Cash withdrawals<sup>51</sup>

a) Cash withdrawals by our customers	at the counter	at the ATM
with our debit card	see price models in sections B.I.1 and B.I.2	see price models in sections B.I.1 and B.I.2
with our Mastercard / Visa Card (credit or debit card)	n/a	2 % of the payment amount, € 5.10 minimum
b) Debit card cash withdrawals by our customers at other payment service providers (within and outside the EEA <sup>50</sup> )	at the counter	at the ATM
• at savings and regional banks included in the "Heimatsparkassen" model	n/a	free
• at payment service providers in the EEA <sup>52</sup> charging a direct customer fee <sup>53</sup> :		
- girocard system drawings in euro	n/a	free
- drawings in the Maestro-/Cirrus or V PAY/Plus-System payment systems in euro	n/a	€ 4.60
• at payment service providers in the EEA <sup>54</sup> not charging a direct customer fee <sup>55</sup> :		
- drawings in the Maestro-/Cirrus or V PAY/Plus-System payment systems in euro	n/a	€ 4.60
• at payment service providers in the EEA in the Maestro/Cirrus or V PAY/Plus-System payment systems		
in EEA foreign currency <sup>57</sup>	n/a	€ 4.60
plus currency conversion fee <sup>56</sup>	n/a	1.5 % of the payment amount
• at service providers outside the EEA in the Maestro/Cirrus or V PAY/Plus-System payment systems <sup>55</sup>	n/a	€ 7.50

<sup>51</sup> These charges are only levied if the cash withdrawal was executed and authorized without error.

<sup>52</sup> Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

<sup>53</sup> The direct customer fee is agreed between the service provider operating the ATM and the card holder at the ATM before the withdrawal is paid out.

<sup>54</sup> Other EEA countries at this point in time: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guyana, Guadeloupe, Hungary, Martinique, Mayotte Réunion, St. Barthélemy, St. Martin (french part)), Greece, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain.

<sup>55</sup> We are regularly charged a so-called interbank fee as the card issuer in these cases.

<sup>56</sup> The conversion of sales in foreign EEA currencies within the EEA is carried out at the last available euro reference exchange rate of the European Central Bank. For the conversion and the relevant date, see point II. 6. of this chapter.

## B. Current accounts and payment transactions

c)	Cash withdrawals with Mastercard/Visa Card products (credit and debit card) at other payment service providers by our customers outside the EEA <sup>53</sup>	at the counter	at the ATM
	at banks in Germany	3 % of the payment amount, € 5.10 minimum	2 % of the payment amount, € 5.10 minimum
	at banks abroad	3 % of the payment amount, € 5.10 minimum,	free

A 2 % currency conversion fee<sup>55 56</sup> is chargeable for cash withdrawals outside the EEA<sup>53 55</sup> and at banks within the EEA<sup>53 56</sup> in foreign currencies.

ATM operators may charge you additional fees.

### 3.5 Completion time

The (debit and credit) card payment will be received by the payee's payment service provider within the following periods:

Card payments in euro within the EEA	1 business day maximum
Card payments within the EEA in other EEA currencies <sup>57</sup> than euro	4 business days maximum
Card payments outside the EEA regardless of the currency	The card payment will be effected as soon as possible.

Please see section B.II.7 for the bank's business days.

<sup>57</sup> The EEA foreign currencies currently include: Bulgarian lev, Danish krone, Icelandic krona, Croatian kuna, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (only for Liechtenstein), Czech koruna, Hungarian forint.

## B. Current accounts and payment transactions

### 4. Payment form and cash transactions<sup>58</sup>

#### 4.1 Cash deposits

##### Coin money deposits

- Acceptance of coinage in Safebags at the counter, per Safebag € 7.00  
No charge for
  - deposits of up to 50 coins per account and day
  - deposits by private customers in the World Savings Day week
- Acceptance of coinage at the self-service coinage machines, per deposit transaction € 7.00  
Deposits of up to 50 coins per account and day are free of charge.

<sup>58</sup> These fees are only charged if the payment form or cash transaction has been correctly performed and authorized.

# B. Current accounts and payment transactions

## 5. Online and electronic banking\*

### 5.1 Online banking (PIN/TAN/FinTS)

• Provision of online banking access	monthly	free
• Provision of pushTAN <sup>59</sup>		
– per pushTAN		currently free
• Provision of a Banking-Card independent of an account for use in online banking	annual	€ 7,50

### 5.2 Electronic banking for businesses

#### Access management for EBICS

• Setup: customer ID		€ 29.75 incl. VAT
• Setup: additional customer ID		€ 59.50 incl. VAT
• Setup: account number for DATEV customer ID		€ 59.50 incl. VAT
• Setup: subscriber ID		€ 23.80 incl. VAT
• Setup: account		€ 23.80 incl. VAT
• Setup / change of order types		€ 11.90 incl. VAT

#### Additional provision of account information at the customer's request<sup>60</sup>

• Electronic advice (MT 942/camt052) per account and delivery/backup procedure	monthly	by individual agreement
• Electronic account statement (MT 940/camt053)		
– for business current accounts per account	monthly	€ 10,00
• Electronic account statement (MT 940/camt053) per account number and delivery/backup procedure, e.g. for DATEV	monthly	by individual agreement

#### Provision of transaction information in camt.054 format

##### Per order

##### Per item

• BusinessClassic, BusinessGiro S		€ 5.00
• BusinessEconomy, BusinessGiro M		€ 0.15
• BusinessDirect, BusinessDirect Corporates,		€ 0.08
• BusinessGiro L		€ 0.05

#### Cash Pooling (S-Zentral)

• Implementation Cash Pooling		by individual agreement
• Supporting the central liquidity management for S-Zentral customers, per Servicegirokonto subaccount included	monthly	€ 20.45

<sup>59</sup> Only charged if the TAN has been requested by the customer, the payment order has been given by the customer with the provided TAN, and been received by the bank.

<sup>60</sup> The following applies to consumers and customers who are not consumers and where no other agreement has been entered into: Account statement provision in the agreed form, frequency and process is free. Balances of account are always created and provided for free. This does not apply to the creation and provision of duplicates at the customer's request (insofar as due to circumstances the customer is answerable for)

## B. Current accounts and payment transactions

### GlobalCash

- |  |         |                   |
|--|---------|-------------------|
| • Provision of electronic account statements per account   | monthly | € 17.85 incl. VAT |
| • Forwarding of electronic account statements per account  | monthly | € 17.85 incl. VAT |
| • Forwarding of payments to the international SWIFT network in SWIFT format MT 101 per account   | monthly | € 17.85 incl. VAT |
| • Forwarding of payments from the international SWIFT network in SWIFT format MT 101 per account | monthly | € 17.85 incl. VAT |

### 5.3 Payment services by electronic banking/FinTS<sup>61</sup>

- |                           |                                   |
|---------------------------|-----------------------------------|
| • Orders by ELKO or EBICS | See price model in section B.I.1  |
| • Express transfers       | File € 5.00<br>Data record € 1.50 |

## 6. Exchange rate for payment services provided in foreign currencies

### 6.1. Card-based payment services

Sales with the Mastercard/Visa Card (credit card), Mastercard Basis/Visa Basis (debit card) and Sparkassen-Card (debit card) within the EEA<sup>53</sup> in foreign currency<sup>57</sup> will be converted at the last available euro reference exchange rate of the European Central Bank (ECB). The euro reference exchange rates of the ECB are available at [https://www.ecb.europa.eu/stats/policy\\_and\\_exchange\\_rates/euro\\_reference\\_exchange\\_rates/html/index.en.html](https://www.ecb.europa.eu/stats/policy_and_exchange_rates/euro_reference_exchange_rates/html/index.en.html) available.

Sales with Mastercard/Visa Card (credit card) and Mastercard Basis/Visa Basis (debit card) in foreign currency outside the EEA and/or in third country<sup>18</sup> currencies are converted at the Mastercard/Visa reference exchange rate. The reference exchange rate set by Mastercard/Visa is published on the homepage of the Bank and/or available on request.

Transactions with the Sparkasse card (debit card) in the Maestro/Cirrus, Debit Mastercard and V PAY/Plus systems in foreign currencies outside the EEA and/or in third countries' currencies are converted at the Maestro/Cirrus, Debit Mastercard or V PAY/Plus exchange rates. The Maestro/Cirrus, Debit Mastercard and V PAY/Plus exchange rates are published on [www.helaba.de/CBD-Kursinformationen](http://www.helaba.de/CBD-Kursinformationen) and/or available on request.

Changes to the respective (reference) exchange rates will take effect immediately and without prior notification. The relevant date for foreign currency conversion is the submission of the sales for settlement by the contracting company. This time does not have to correspond to the time of use of the card.

### 6.2. Other payment services

Conversions from Euro to foreign currency and from foreign currency to Euro are based on freely traded market rates. These are published on the Bank's homepage or are available on request.

## 7. Bank business days and acceptance deadlines

Business days are all days where the payment service providers involved in the execution of a payment transaction maintain the business operations required for executing payment transactions. The bank maintains the business operations required for payment execution on all working days apart from

- Saturdays
- December 24 and 31
- October 31

The business days for cash deposits and withdrawals at the bank's own ATMs are meanwhile all days of their being in operation.

Time from which incoming payment orders are regarded as received on the following business day (cut-off time):

<sup>61</sup> The payment service provider will only charge fees for transfers initiated and authorized by the payer and correctly executed by the payment service provider. Direct debit redemption fees are only chargeable for the ordered and correct execution.

## B. Current accounts and payment transactions

Paperless foreign payment transaction orders by EDI (not applicable to EU standard and SEPA payments)	10:30 a.m. on business days
Other orders: Insofar as no separate rules apply and no other acceptance times are indicated at the actual acceptance facility	12 noon on business days
Instant payments using the agreed delivery methods	There are no acceptance deadlines. Every day of the year is a business day around the clock.

### III. Cheque transactions

Note:

The fees below will only be charged in the absence of other agreements for the selected account model as per sections B.I.1 to B.I.3

#### 1. General price information

Cheque encashment	see price models in sections B.I.1 and B.I.2
Cheque collection (Germany)	see price models in sections B.I.1 and B.I.2
Cheque forms	free
Mailing of cheque forms at the customer's request	postage
Stop orders*	€ 15.00
Stop order extensions*	€ 7.50
Provision of a bank crossed cheque	€ 20.00

#### Value dates

- Cheque presentations
  - Cut-of time for cheque presentation 09:30 a.m. on business days
    - own bank 1 business day after the transaction day
      - Condition: presentation with "cheque presentation" form
    - other banks 2 business days after the transaction day
      - Subject to receipt
      - Condition: presentation with "cheque presentation" form
      - Collection Transaction day
    - own and other banks 2 business days after the transaction day
      - Subject to receipt
      - Condition: form-based presentation of NORD/LB and other bank cheques, irrespective of the form
      - Collection Transaction day
  - Cheque encashment Transaction day

\* This fee is not chargeable with consumers.

# B. Current accounts and payment transactions

## 2. International cheque transactions

### 2.1 Cheque payments to foreign countries<sup>62</sup>

Cheque type	Cheque modalities	
	per cheque	
	paper-based order	paperless order
Per order cheque issued by NORD/LB in the account currency	1.5 ‰, € 15.00 minimum, plus € 10.00	1.5 ‰, € 10.00 minimum, plus € 10.00
Per order cheque issued by NORD/LB in another than the account currency	1.5 ‰, € 15.00 minimum, plus € 10.00, plus 0.25 ‰ brokerage, € 2.00 minimum	1.5 ‰, € 10.00 minimum, plus € 10.00, plus 0.25 ‰ brokerage, € 2.00 minimum
Per cheque made out by the customer in euro	1.5 ‰, € 15.00 minimum	./.

### 2.2 Cheque payments from abroad

Cheque type	Cheque modalities	
	per cheque presenter	
	amount thresholds	fees
Cheques presented by the customer in the account currency subject to being honoured	≤ € 25.00	€ 0.00
	≤ € 5,000.00	€ 12.00
	> € 5,000.00	1.5 ‰, € 15.00 minimum
Cheques presented by the customer in another than the account currency subject to being honoured	≤ € 25.00	€ 0.00
	≤ € 5,000.00	€ 12.00, plus 0.25 ‰ brokerage, € 2.00 minimum
	> € 5,000.00	1.5 ‰, € 15.00 minimum, plus 0.25 ‰ brokerage, € 2.00 minimum
Cheques presented by the customer in the account currency for collection	unlimited	3 ‰, € 20.00 minimum (plus postage)
Cheques presented by the customer in another than the account currency for collection	unlimited	3 ‰, € 20.00 minimum, plus postage, plus 0.25 ‰ brokerage, € 2.00 minimum

#### c) Other fees

Reminders – each –

(to the foreign bank for unpaid collection cheques presented by the customer)

€ 10.00

### 2.3 Exchange rates

The conversion from euros into foreign currencies and vice versa is based on freely traded market rates. These are available upon request.

<sup>62</sup> If the fee is not payable by the foreign payee/payer according to the order.



## C. Savings and securities

*Service*

*Price in euros*

### I. Savings account

#### 1. Password agreement

free

#### 2. Safekeeping of savings books<sup>63</sup>

- only old stock in Bremen and Oldenburg

€ 8.00 p.a.

#### 3 Interest start and end (value date)

- First day of interest accruing
- Last day of interest accruing

Day of the amount  
being credited  
Day before the with-  
drawal date

---

<sup>63</sup> Not applicable to savings books provided to NORD/LB as collateral.

# C. Savings and securities

## II. Securities

### 1. Custodian services

	<b>Klassik</b> – securities account management by consultant, online or at the customer service centre*	<b>Direkt</b> – online securities account management
• Basic annual fee per account	€ 20.00	€ 10.00
• Volume-based fee (based on the portfolio's market/nominal value p.a. and the settlement amount with zero coupon bonds. NORD/LB bonds and SIP funds are free of charge).	0.150 %	0.150 %
• Other securities (closed real estate funds and types without market value, per individual claim p. a.)	€ 6.00	€ 6.00
• Statement of account and debiting	quarterly	quarterly
<b>Special services at the customer's request</b>		
– Duplicates (each) <sup>64</sup>	€ 25.00	€ 25.00
– Security account statement during the year (per item and statement) <sup>64</sup>	€ 1.00 € 25.00 minimum	€ 1.00 € 25.00 minimum
– Transfer of registered shares (per transfer)	€ 25.00	€ 25.00
– Refund requests (foreign dividend and/or withholding tax per request)		
– manual process, € 50.00 minimum refundable amount	€ 25.00	€ 25.00
– automated process: possible for specific countries	€ 50.00 per request plus € 5.00 per item	€ 50.00 per request plus € 5.00 per item

#### Individual separation (only for business customers)

In addition, we also offer separation into individual customer accounts. Please also see the further information on the protection of customer assets (next section).

The separation into individual customer accounts calls for joint planning and coordinated activities (negotiation of corresponding IT system adjustments, etc.). A possible onboarding process will need to be individually tailored to your separation requirements against this background. The duration and cost of the onboarding are also based on these requirements.

We reflect the expenses from ongoing costs in an own turnover and account management fee based on your transactions. We would be happy to tailor a proposal for this to your requirements

#### Securities account transfer

third-party costs only

third-party costs only

<sup>64</sup> Insofar as due to circumstances the customer is answerable for  
\* customer service centre: does not apply to the branches Bremen and Oldenburg.

# C. Savings and securities

## 2. Actual securities

– Deposit (per type)	€ 100.00	€ 100.00
– Later realization of subscription rights (per transaction)	€ 100.00	€ 100.00
– Coupon renewal (interest, profit share and revenue coupons)	€ 100.00	€ 100.00
– Redemption of matured securities (per nominal value and presentation)	1.00 % € 50.00 minimum € 300.00 maximum	1.00 % € 50.00 minimum € 300.00 maximum
– Redemption of interest and dividend coupons (of the gross amount per presentation)	1.00 % € 50.00 minimum € 300.00 maximum	1.00 % € 50.00 minimum € 300.00 maximum
– Procurement of replacement titles per transaction*	€ 100.00	€ 100.00
– Exchange of actual securities (NORD/LB emissions: free)	€ 100.00	€ 100.00

## 3. Transaction services

### 3.1 Purchase and sale of securities (transactions via consultants)

- The following rates do not include postage and other expenses.

#### Shares, certificates, stock warrants, listed investment funds

- Commission (based on market value per transaction) 1.00 %, € 29.90 minimum
- (For savings plans, a reduced minimum fee of € 2.50 per execution applies)

#### Fixed-interest securities

- Commission (based on nominal value per transaction) 0.50 %, € 29.90 minimum  
(on the final amount with zero coupon bonds)

#### Investment certificates

- from SIP funds, DekaBank and cooperation partners Swissscantio and LODH
  - Purchase at the relevant issue price
  - Sale at the relevant return price

#### Other domestic and foreign investment certificates

- Purchase at the relevant issue price
- Sale at the relevant return price minus 1 % commission, € 29.90 minimum

### 3.2 Transaction services ordered by telephone order service

(not applicable to the Bremen and Oldenburg branches)

#### Purchase and sale of securities

**Classic** – securities account management at the consultant, online or at the customer service centre  
**Direct** – online securities account management

- The following rates do not include postage and other expenses.

#### Shares, certificates, stock warrants, listed investment funds

- Commission (based on market value per transaction) 0.75 %, € 19.90 minimum
- (For savings plans, a reduced minimum fee of € 2.50 per execution applies) 1.00 %, € 29.90 min.

\* Insofar as due to circumstances the customer is answerable for.

# C. Savings and securities

## Fixed-interest securities

- |   |                       |                       |
|---|-----------------------|-----------------------|
| – Commission (on nominal value per transaction)<br>(on the final amount with zero coupon bonds) | 0.50 % . € 19.90 min. | 0.50 % . € 29.90 min. |
|---|-----------------------|-----------------------|

## Investment certificates

- |  |   |   |
|--|---|---|
| – from SIP funds, DekaBank and cooperation partners<br>Swisscanto and LODH | at the relevant issue /<br>return price | at the relevant issue /<br>return price |
| – Purchase   | at the relevant issue price             | at the relevant issue price             |
| – Sale   | at the relevant return price            | at the relevant return price            |

## Other domestic and foreign investment certificates

- |            |  |  |
|------------|--|--|
| – Purchase | at the relevant issue price  | at the relevant issue<br>price                                 |
| – Sale     | at the return price minus<br>1.00 % commission,<br>€ 29.90 minimum | at return price minus<br>1.00 % commission,<br>€ 29.90 minimum |

### 3.3 Transaction services ordered online

#### Purchase and sale of securities

- The following rates do not include postage and other expenses.

**Classic** – securities account management at the consultant, online or at the customer service centre\*

**Direct** – online securities account management

#### Shares, certificates, stock warrants, listed investment funds

- |  |                          |                       |
|--|--------------------------|-----------------------|
| – Commission (based on market value per transaction)                         | 0.50 % , € 19.90 minimum | 0.35 % , € 14.90 min. |
| – (For savings plans, a reduced minimum fee of € 2,50 per execution applies) |                          |                       |

## Fixed-interest securities

- |   |                          |                       |
|---|--------------------------|-----------------------|
| – Commission (based on nominal value per transaction)<br>(on the final amount with zero coupon bonds) | 0.25 % , € 19.90 minimum | 0.25 % , € 14.90 min. |
|---|--------------------------|-----------------------|

## Investment certificates

- |  |   |   |
|--|---|---|
| – from SIP funds, DekaBank and cooperation partners<br>Swisscanto and LODH | at the relevant issue /<br>return price | at the relevant issue /<br>return price |
| – Purchase   | at the relevant issue price             | at the relevant issue<br>price          |
| – Sale   | at the relevant return price            | at the relevant return price            |

## Other domestic and foreign investment certificates

- |            |  |  |
|------------|--|--|
| – Purchase | at the relevant issue price  | at the relevant issue<br>price                                     |
| – Sale     | at the return price minus<br>0.50 % commission,<br>€ 14.90 minimum | at the return price minus<br>0.50 % commission,<br>€ 14.90 minimum |

\* customer service center: not applicable to the Bremen and Oldenburg branches

# C. Savings and securities

## Capital transactions (all sales channels)

• Subscription/partial right, commission (on market value), from € 50 market value	1.00 % . € 19.90 min.	1.00 % . € 9.90 min.
• Subscription of new shares, commission (on market value)	1.00 % . € 19.90 min.	1.00 % . € 9.90 min.
• Subscription of convertible debentures, commission (on market value)	1.00 % . € 19.90 min.	1.00 % . € 9.90 min.
• Exercising convertible debentures in shares (on nominal value plus surcharge)	1.00 % . € 19.90 min.	1.00 % . € 9.90 min.
• Exercising stock warrants in shares (on option price)	1.00 % . € 19.90 min.	1.00 % . € 9.90 min.
• Liquidation proceeds, commission (on market value)	1.00 % . € 19.90 min.	1.00 % . € 9.90 min.
• Share acquisition in an optional dividend framework	1.00 % . € 19.90 min.	1.00 % . € 9.90 min.

## 3.4 Other services

• Setup / change of daily / monthly limits	€ 10.00 each	€ 5.00 each
• Cost allocation fee		
• External costs at exchanges at home and abroad and other trading venues		

Sales in other depositories than the customer portfolio's are subject to a fee. The amount depends on the depository.  
 Various fees, costs and taxes accrue at the respective trading venue. Depending on the exchange and/or security type, especially the trading venue fee (brokerage) may be subject to various assessment bases, or also flat rates. You are welcome to contact your securities consultant for detailed information about the external costs of your individual securities order.

## 4. Cost compensation

The compensation of the bank's outlays is based on the statutory regulations.

# C. Savings and securities

## 5 Futures and Options (Eurex)

### 5.1 Equity and Index Options

1% of the transaction value (option premium) in euros,  
Minimum commission 46.02 € excl. Eurex charges

### 5.2 Futures or Options on Futures

46.02 € per contract excl. Eurex charges  
Charges for other futures exchanges and commodity futures upon request.

### 5.3 Clearing Fees

NORD/LB charges a maximum of 20.00 € per contract for clearing exchange traded derivatives (futures and options) on the Eurex. Eurex charges and third party costs are charged separately. These costs are components of the respective transaction conditions. In addition, NORD/LB grants discounts, where applicable, in the context of individual or volume agreements.

### 5.4 Default Information

Details concerning the offered account segregation models can be found on the EurexClearing AG website ([www.eurexclearing.com](http://www.eurexclearing.com)) under Risk Management, Client Asset Protection. Portfolios on the Eurex are segregated using "Omnibus Client Account Segregation" unless specifically foreclosed by the clients (Elementary Clearing Model).

### 5.5 Individual Segregation

In addition, we also offer "Individual Client Account Segregation" (Individual Clearing Model).

The implementation of the Eurex Individual Clearing Model requires joint planning and coordination of the process steps (Negotiation of corresponding contracts, implementation and adaptation of IT systems, etc.) With that said, a potential on-boarding process is individually to the segregation requirements needed for your institution. The duration and costs of the on-boarding are determined by these requirements.

We determine the expenses associated with on-going costs using a proprietary turnover and account management fee based on your transactions. We would be happy to put together a tailor-made proposal to meet your requirements.

## D. Loans

*Service*

*Price in euros*

### I. Loans

The fees for loan processing services are agreed outside the list of charges and services.

### II. Bank guarantees (sureties)

The fees for guarantee (surety) provision processing services are agreed outside the list of charges and services.

# E. Miscellaneous

**Note:**

The fees below will only be charged in the absence of other agreements for the selected account model as per sections B.I.1 to B.I.3.

*Service*

*Price in euros*

**I. Services provided at the customer's request\***

- Telephone calls € 0.20 per unit, € 1.00 minimum
- Faxes € 2.50 per page
- Photocopies € 0.50 per page, € 1.50 min.
- Nachforschungen
- Enquiries
  - concerning the apparently incorrect execution of payment transactions (insofar as not due to the customer's provision of an incorrect payee ID) free
  - other enquiries\* at cost  
€ 87.71/hour

**II. Duplicates requested by the customer\***

- each document € 7.50  
(where no other provisions of this list of charges and services apply)

**III. Bank enquiries at the customer's request**

- in Germany € 40.00 + VAT
- abroad € 50.00 + VAT
- plus external costs and translation costs (if requested)

**IV. Direct delivery of foreign currency and precious metal orders to the customer**

- Transport costs for direct delivery of ordered foreign currencies and precious metals to the customer

Flat-rate transport costs: € 8.90

\* Insofar as due to circumstances the customer is answerable for