

List of Prices and Services

Prices of selected services for retail customers and business customers



Version dated 1 January 2019

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

In accordance with no. 17 (3) of its General Terms and Conditions of Business, LBBW (referred to below together with its dependent institutions as the "Bank") can demand a fee appropriate in accordance with legal provisions for services not included in an agreement or the list of prices and services that are performed on behalf of this customer or in his presumed interests and for which, based on the circumstances, a fee should be expected. With the exception of prices that are stipulated by legal provisions, prices which may differ from those shown below may be agreed upon between the customer and the Bank. It can also invoice expenses in accordance with legal provisions.

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Section A

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

I. Account models

1. Private accounts (EUR)

- 1.1 Value added current account package BW extend classic per month EUR 6.90 (incl. all items, BW Bank Card plus (debit card) and credit card – see table)

Issuing credit cards in connection with the value added current package BW extend classic		
	Account holder (main card)	extend partner (additional card)
Standard	BW extend Visa Card with monthly invoicing (credit card) ⁴ BW extend Visa Card with near-time invoicing (debit card) (only existing business, no new business)	BW extend Visa Card with monthly invoicing (credit card) ⁴ BW extend Visa Card with near-time invoicing (debit card) (only existing business, no new business)
Optionally, one of the following cards may be chosen instead of BW extend Visa Card with monthly invoicing (credit card).	- SPECIAL MasterCard = BW extend MasterCard with monthly invoicing (credit card) ⁴ - BW Basic Visa Card (debit card) ⁴	- SPECIAL MasterCard = BW extend MasterCard with monthly invoicing (credit card) (price: EUR 29 p. a.) - BW Basic Visa Card (debit card) (price: EUR 35 p. a.)
Order of a PIN of own choice - First-time order - For each reorder	Free of charge EUR 4.90	Free of charge EUR 4.90

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

- 1.2 Value added current account package BW extend gold per month EUR 11.90 (incl. all items, BW Bank Card plus (debit card) and credit card – see table)

Issuing credit cards in connection with the value added current package BW extend gold		
	Account holder (main card)	extend partner (additional card)
Standard	SPECIAL Goldcard Set ⁴ (credit card)	SPECIAL Goldcard Set ⁴ (credit card)
Optionally, one of the following cards may be chosen instead of the SPECIAL Goldcard Set (credit card).	- SPECIAL Visa Card = BW extend Visa Card with monthly invoicing (credit card) ⁴ - SPECIAL MasterCard = BW extend MasterCard with monthly invoicing (credit card) ⁴ - BW extend Visa Card with near-time invoicing ⁴ (only existing business, no new business) - BW Basic Visa Card (debit card) ⁴ - VfB Credit card (credit card) ^{4,5}	- SPECIAL Visa Card = BW extend Visa Card with monthly invoicing (price EUR 29 p. a.) ⁶ - SPECIAL MasterCard = BW extend MasterCard with monthly invoicing (credit card) (price: EUR 29 p. a.) ⁶ - BW extend Visa Card with near-time invoicing ⁴ (only existing business, no new business) - BW Basic Visa Card (debit card) ⁴ - VfB Credit card (credit card) ^{4,5}
Order of a PIN of own choice - First-time order - For each reorder	Free of charge EUR 4.90	Free of charge EUR 4.90

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

- 1.3 Value added current account package BW extend online per month EUR 3.50 incl. BW Bank Card plus (debit card) and items with exception of:
Paper-based transfers (domestic in euro, SEPA)⁷ EUR 1.50
check debit EUR 0.75
check deposit EUR 0.75
Account statement (by collection)³ EUR 0.75
Other services shown in the list of prices and services are priced separately.

1.4 Value added current account package BW extend orange	per month	EUR 1.90			
For children, pupils, trainees, persons participating in the federal volunteer service, and students up to 29 years old (minimum age 14; incl. all items BW Bank Card plus (debit card), BW Basic Visa Card orange (debit card) and BW extend Visa Card with monthly invoicing (credit card) or BW extend Visa Card with near-time invoicing (debit card) (only existing business, no new business))					
Order of a PIN of own choice for credit cards					
- First-time order		Free	of charge		
- For each reorder				EUR 4.90	
Other services shown in the list of prices and services are priced separately.					
1.5 BW classic account					
Current account for everybody (basic account)					
Account including protection against attachment (account P)					
Account for administering common residential property					
account management	per month	EUR 2.90			
Prices for items (are charged only if the transactions are performed on behalf or in the sole interest of the customer)					
- ATM deposits and withdrawals, online transfer, telephone banking transfer (domestic in euro, SEPA), savings standing orders		EUR —.—			
processing paper-based check presentation				EUR 0.50	
- deposits and withdrawals at cashier's counter ²				EUR 0.25	
- Paper-based transfers (domestic in euro, SEPA) ⁷				EUR 1.50	
- other voucherless items (check debit, debiting, direct debit, crediting, transfer, and standing order of a transfer)				EUR 0.25	
- execution of real-time transfer				EUR 0.50	
- account statement (at statement printer, by mail, electronic mailbox ³)				EUR 0.25	
Other services shown in the list of prices and services are priced separately.					
1.6 Giro worldwide	per month	EUR —.—			
For all customers up to their 25th birthday Incl. all items, BW Bank Card plus (debit card) and a SPECIAL Visa Card (credit card) or a BW Basic Visa card or BW Basic Visa card orange (debit card).					
Order of a PIN of own choice for credit cards					
- First-time order		Free	of charge		
- For each reorder				EUR 4.90	
Other services shown in the list of prices and services are priced separately.					
1.7 Other price models for private accounts					
(existing accounts only, new accounts no longer possible)					
1.7.1 BW compact online	per month	EUR 3.50			
account management					
Account management includes:					
- 1 BW-BankCard plus (debit card) or BW Bank Card (debit card)					
- standing order debits					
- voucherless direct debits (SEPA Core Direct Debit scheme)					
- crediting of a transfer (voucherless)					
- online banking transfers (domestic in euro, SEPA) / real-time transfer					
- telephone banking transfer					
- deposits and withdrawals at cashier's counter and cash dispensers					
- account statement (at statement printer, by mail, electronic mailbox ³)					
- Online banking account statements					
The following are charged separately					
(are charged only if the transactions are performed on behalf or in the sole interest of the customer)				EUR 0.75	
- check debit					
- check deposit					
- account statement by collection					
- and execution of paper-based transfers (domestic in euro, SEPA) ⁷				EUR 1.50	
Other services shown in the list of prices and services are priced separately.					
1.7.2 BW kompakt	per month	EUR 5.00			
incl. BW Bank Card plus and all items with exception of execution of paper-based transfers (domestic in euro, SEPA) ⁷					
Other services shown in the list of prices and services are priced separately.					
1.7.3 BW kompakt plus	per month	EUR 6.50			
incl. BW Bank Card plus (debit card) and SPECIAL Visa Card (credit card) or SPECIAL MasterCard (credit card) and items with exception of Paper-based transfers (domestic in euro, SEPA) ⁷					
Other services shown in the list of prices and services are priced separately.					
1.7.4 BW kompakt gold	per month	EUR 9.00			
incl. BW Bank Card plus (debit card) and SPECIAL Visa Gold card (credit card) or SPECIAL MasterCard Gold (credit card) and items with exception of Paper-based transfers (domestic in euro, SEPA) ⁷					
Other services shown in the list of prices and services are priced separately.					
1.7.5 BW orange	per month	EUR —.—			
For children, pupils, trainees, persons participating in the federal volunteer service, and students up to 29 years old (incl. all items and BW Bank Card plus) (debit card))					
Other services shown in the list of prices and services are priced separately.					
2. Business accounts⁸ (EUR)					
2.1 Business account	per month	EUR 7.50			
account management					
Transfers (domestic in euro, SEPA)					
Transfer orders					
- voucher-based orders					
- individual transfer				EUR 1.00	
- online banking orders (domestic in euro, SEPA)					
- individual transfer				EUR 0.15	
- real-time transfer				EUR 0.50	
- collective transfer					
- per order and collective transfer				EUR —.—	
- per individual item				EUR 0.15	
- Data transmission orders/by data transmission with fax approval					
- per order				EUR 10.00	
- per individual item (additional)				EUR 0.15	
- Express transfer (not real-time transfer)					
- order by CCU (data transmission)				EUR 1.00	
- order by fax/telephone (in addition to price of item)				EUR 5.00	
- standing orders				EUR 0.50	
- crediting of a transfer					
- Without investment				EUR 0.50	
- With investment				EUR 0.65	
Direct debit					
Redemption					
- Direct debit (SEPA Business to Business Direct Debit)				EUR 0.50	
- Direct debit (SEPA Core Direct Debit scheme) without investment				EUR 0.50	
- Direct debit (SEPA Core Direct Debit scheme) with investment				EUR 0.65	
Deposits by data transmission/by data transmission with fax approval					
- per order				EUR 10.00	
- per order electronically signed and processable				EUR —.—	
- per individual item (additional)				EUR 0.50	
Checks					
- Redemption				EUR 1.00	
- paying in (cashing) per individual item				EUR 0.50	
Cash deposits/cash withdrawals					
- Cash deposit at cashier's counter				EUR 2.50	
- Cash withdrawal at cashier's counter				EUR 2.50	
- Cash deposit and cash withdrawal at cash dispensers				EUR 0.50	
- Cash deposit according to special agreement			min.	EUR 4.75	
Other postings					
(are charged only if the transactions are performed on behalf or in the sole interest of the customer)					
account statements^{3,10}					
- account statements at statement printer				EUR 0.20	
- account statements by post (plus postal rate)				EUR 0.20	
- electronic banking statements with secure signature				EUR 0.20	
- account statements at counter or by collection				EUR 1.00	
Other services shown in the list of prices and services are priced separately.					
2.2 Business account for SMEs with external sales of EUR 15m-100m⁵²					
Frequent user: If there are at least 6,000 transactions ⁵³ on a calendar year basis, the account management of the following six months is reduced to EUR 0.00.					
Easy select: As a result of the calendar year review of your transaction number, ⁵³ as at the beginning of the year, you will automatically switch to the lowest-priced model for the current year.					
2.2.1 Business Basic	per month	EUR 7.50			
account management					
Transfers (domestic in euro, SEPA)					
Transfer orders					
- voucher-based orders					
- individual transfer				EUR 1.00	
- online banking orders (domestic in euro, SEPA)					
- individual transfer				EUR 0.50	
- real-time transfer				EUR 0.50	
- collective transfer					
- per order and collective transfer				EUR —.—	
- per individual item				EUR 0.50	
- Data transmission orders/by data transmission with fax approval					
- per order				EUR 10.00	
- per individual item (additional)				EUR 0.50	
- Express transfer (not real-time transfer)					
- order by CCU (data transmission)				EUR 1.00	
- order by fax/telephone (in addition to price of item)				EUR 5.00	
- standing orders				EUR 0.50	
- crediting of a transfer					
- Without investment				EUR 0.50	
- With investment				EUR 0.65	
Direct debit					
Redemption					
- Direct debit (SEPA Business to Business Direct Debit)				EUR 0.50	
- Direct debit (SEPA Core Direct Debit scheme) without investment				EUR 0.50	
- Direct debit (SEPA Core Direct Debit scheme) with investment				EUR 0.65	
Deposits by data transmission/by data transmission with fax approval					
- per order				EUR 10.00	
- per order electronically signed and processable				EUR —.—	
- per individual item (additional)				EUR 0.50	
Checks					
- Redemption				EUR 1.00	
- paying in (cashing) per individual item				EUR 0.50	
Cash deposits/cash withdrawals					
- Cash deposit at cashier's counter				EUR 2.50	
- Cash withdrawal at cashier's counter				EUR 2.50	
- Cash deposit and cash withdrawal at cash dispensers				EUR 0.50	
- Cash deposit according to special agreement			min.	EUR 4.75	
Other postings					
(are charged only if the transactions are performed on behalf or in the sole interest of the customer)					
account statements^{3,10}					
- account statements at statement printer				EUR 0.20	
- account statements by post (plus postal rate)				EUR 0.20	
- electronic banking statements with secure signature				EUR 0.20	
- account statements at counter or by collection				EUR 1.00	
Other services shown in the list of prices and services are priced separately.					
2.2.2 Business Active	per month	EUR 9.50			
account management					
Transfers (domestic in euro, SEPA)					
Transfer orders					
- voucher-based orders					
- individual transfer				EUR 1.00	

- online banking orders (domestic in euro, SEPA)			Account management includes:
- individual transfer	EUR 0.25		- account statements at statement printer
- real-time transfer	EUR 0.50		- account statements by post (postal rate is charged)
- collective transfer			- electronic banking statements with secure signature ¹⁰
- per order and collective transfer	EUR —,—		- 1 BW Bank Card plus (debit card)
- per individual item	EUR 0.25		- 1 SPECIAL Visa Card (credit card) or 1 SPECIAL MasterCard (credit card)
- Data transmission orders/by data transmission with fax approval			Prices for items (are charged only if the transactions are performed on behalf or in
- per order	EUR 10.00		the sole interest of the customer)
- per individual item (additional)	EUR 0.25		Cash deposit and cash withdrawal at cash dispensers
- Express transfer (not real-time transfer)			EUR 0.25
- order by CCU (data transmission)	EUR 1.00		online/telephone banking transfer (domestic in euro, SEPA)
- order by fax/telephone	EUR 5.00		EUR 0.00
(in addition to price of item)			savings standing orders
- standing orders	EUR 0.25		EUR 0.25
- crediting of a transfer			deposits and withdrawals at cashier's counter
- Without investment	EUR 0.25		documented transfers
- With investment	EUR 0.40		EUR 0.25
			(domestic transfers in euro, SEPA, check presentation)
			other voucherless items
			EUR 0.25
			(standing order, debiting, direct debit, crediting, transfer and check
			debit)
			execution of real-time transfer
			EUR 0.50
			Account statement (by collection) ³
			EUR 0.25
			Other services shown in the list of prices and services are priced separately.
Direct debit			2.3.2 BW medicus ¹¹ (existing accounts only, new accounts no longer possible)
Redemption			account management
- Direct debit (SEPA Business to Business Direct Debit)	EUR 0.50		per month EUR —,—
- Direct debit (SEPA Core Direct Debit scheme) without investment	EUR 0.25		Account management includes:
- Direct debit (SEPA Core Direct Debit scheme) with investment	EUR 0.40		- items for online banking transfers/real-time transfer
Deposits by data transmission/by data transmission with fax approval			- deposits and withdrawals at BW Bank
- per order	EUR 10.00		- debiting direct debits
- per order electronically signed and processable	EUR —,—		- crediting of a transfer
- per individual item (additional)	EUR 0.25		- account statements at statement printer
Checks			- account statements by post (postal rate is charged)
- Redemption	EUR 1.00		- electronic banking statements with secure signature ¹⁰
- paying in (cashing) per individual item	EUR 0.50		- 1 BW Bank Card plus (debit card)
Cash deposits/cash withdrawals			- 1 SPECIAL Visa Card (credit card) or 1 SPECIAL MasterCard (credit card)
- Cash deposit at cashier's counter	EUR 2.50		The following are charged separately (only if the transactions are performed on behalf
- Cash withdrawal at cashier's counter	EUR 2.50		or in the sole interest of the customer)
- Cash deposit and cash withdrawal at cash dispensers	EUR 0.50		- Paper-based transfers (domestic in euro, SEPA)
- Cash deposit according to special agreement	min. EUR 4.75		EUR 0.75
Other postings	EUR 0.25		- check debit
(are charged only if the transactions are performed on behalf or in the sole			EUR 0.75
interest of the customer)			- account statements at counter or by collection
account statements ^{3,10}			EUR 0.75
- account statements at statement printer	EUR 0.20		- SPECIAL Goldcard Set (credit card)
- account statements by post (plus postal rate)	EUR 0.20		annually EUR 45.00
- electronic banking statements with secure signature	EUR 0.20		(SPECIAL Visa Goldcard (credit card) and SPECIAL MasterCard Gold (credit card))
- account statements at counter or by collection	EUR 1.00		Other services shown in the list of prices and services are priced separately.
Other services shown in the list of prices and services are priced separately.			2.4 Trust account for notaries, lawyers, auditors, patent attorneys, trust
			account Ins0 for insolvency administrators
			account management
			per month EUR —,—
			(incl. all items and BW Bank Card plus) (debit card)
			Other services shown in the list of prices and services are priced separately.
2.2.3 Business Intensive			3. Foreign currency accounts
account management	per month	EUR 19.50	Foreign currency current accounts
Transfers (domestic in euro, SEPA)			Account management (incl. items)
Transfer orders			per month EUR 6.66
- voucher-based orders			settled at the current rate on the foreign currency account
- individual transfer	EUR 1.00		Business account in currency
- online banking orders (domestic in euro, SEPA)			Account management (incl. items)
- individual transfer	EUR 0.15		per quarter EUR 20.00
- real-time transfer	EUR 0.50		charged to the EUR business account
- collective transfer			Other services shown in the list of prices and services are priced separately.
- per order and collective transfer	EUR —,—		
- per individual item	EUR 0.15		
- Data transmission orders/by data transmission with fax approval			II. Performance of payment services for private and business clients ⁷
- per order	EUR 10.00		1. General information on the Bank ¹²
- per individual item (additional)	EUR 0.15		1.1 Name and address of bank
- Express transfer (not real-time transfer)			Landesbank Baden-Württemberg
- order by CCU (data transmission)	EUR 1.00		Am Hauptbahnhof 2
- order by fax/telephone	EUR 5.00		70173 Stuttgart
(in addition to price of item)			1.2 Responsible supervisory authority
- standing orders	EUR 0.15		Competent supervisory authority responsible for the Bank:
- crediting of a transfer			European Central Bank
- Without investment	EUR 0.15		Sonnemannstraße 20
- With investment	EUR 0.30		0314 Frankfurt/Main
Direct debit			(Internet: www.ecb.europa.eu)
Redemption			Competent authority for consumer protection:
- Direct debit (SEPA Business to Business Direct Debit)	EUR 0.50		Bundesanstalt für Finanzdienstleistungsaufsicht
- Direct debit (SEPA Core Direct Debit scheme) without investment	EUR 0.15		Graurheindorfer Straße 108
- Direct debit (SEPA Core Direct Debit scheme) with investment	EUR 0.30		53117 Bonn
Deposits by data transmission/by data transmission with fax approval			and Marie-Curie-Straße 24 - 28
- per order	EUR 10.00		60439 Frankfurt am Main
- per order electronically signed and processable	EUR —,—		(Internet: www.bafin.de)
- per individual item (additional)	EUR 0.15		1.3 Entry in commercial register
Checks			Stuttgart Local Court
- Redemption	EUR 1.00		Court of registration: HRA 12704
- paying in (cashing) per individual item	EUR 0.50		Mannheim Local Court
Cash deposits/cash withdrawals			Register Court: HRA 104440 (for Karlsruhe) Register Court:
- Cash deposit at cashier's counter	EUR 2.50		HRA 4356 (for Mannheim)
- Cash withdrawal at cashier's counter	EUR 2.50		
- Cash deposit and cash withdrawal at cash dispensers	EUR 0.50		Mainz Local Court
- Cash deposit according to special agreement	min. EUR 4.75		Court of registration: HRA 40687
Other postings	EUR 0.25		
(are charged only if the transactions are performed on behalf or in the sole			1.4 Contract language
interest of the customer)			The authoritative language of the business relationship with the customer is German.
Account statements ^{3,10}			1.5 Business days and acceptance times of the Bank
- account statements at statement printer	EUR 0.20		1.5.1. Business days
- account statements by post (plus postal rate)	EUR 0.20		A business day is any day on which the payment service providers involved in the
- electronic banking statements with secure signature	EUR 0.20		performance of a payment transaction conduct the business operations necessary to
- account statements at counter or by collection	EUR 1.00		perform payment transactions. The Bank conducts the business operations necessary to
Other services shown in the list of prices and services are priced separately.			perform payment transactions on all working days except
			- Saturdays,
			- 24 and 31 December,
			- regional public holidays: Regional public holidays are determined by the public holiday
2.3 Business current accounts for healthcare professions (doctors and dentists)			
2.3.1 BW Praxiskonto comfort			
account management	per month	EUR 1.00	

calendar of Baden-Württemberg

Within the scope of the respective product range, the Bank endeavors to issue payment orders, such as those outside of a business day such as in online banking or in cross-border payment transactions.

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

1.5.2 Acceptance times

The acceptance times are the opening hours of the respective branch.

The following acceptance periods apply in the Bank's online and telephone banking for instructions in Germany and cross-border instructions in the form of a SEPA euro transfer on business days:

- online banking 6:30 pm
- telephone banking 5:00 pm

The following acceptance periods apply in the Bank's online and telephone banking for all other cross-border instructions on business days:

- online banking 4:00 pm
- telephone banking 4:00 pm

The acceptance periods for the Bank's electronic banking (corporate customers) can be viewed at www.LBBW.de/eb-annahmezeiten.

For real-time transfers via the agreed electronic access channels, there is no limit to the acceptance periods - processing is done at any time.

2. Transfers

2.1 Transfers within Germany and to/from other states in the European Economic Area (EEA)¹³

2.1.1 Transfer orders

a) Acceptance period for transfers

The business days and acceptance periods of the Bank are stated under II.1.5.

b) Execution period

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

Transfers in euro

- voucherless transfer order¹⁴ max. one business day
- voucher-based transfer order max. 2 business days after an order is correctly issued in line with the business days and acceptance periods of the Bank according to II.1.5.
- Real-time transfer order⁵⁰ max. 20 seconds as of determining the executability of the real-time transfer.

Transfers in other EEA-currencies/non-EEA currencies

- voucherless transfer order¹⁴ max. 4 business days
- voucher-based transfer order max. 4 business days after an order is correctly issued in line with the business days and acceptance periods of the Bank according to II.1.5.

c) Charges for the performance of transfers

[Note: For euro transfers to EEA states and Switzerland, Monaco, San Marino, Saint-Pierre, Miquelon, Jersey, Guernsey, and Isle of Man with missing/incorrect IBAN (international bank account number) information for the recipient and BIC (bank identifier/SWIFT code) information for the recipient bank, execution of the transfer can be refused by the recipient bank and/or additional fees may be charged. In light of this, we will continue to execute your otherwise complete transfer instructions to these countries until further notice if IBAN and BIC information is missing. However, in order to avoid subsequent charges and in place of the cost requirements of foreign banks, we will charge you an additional flat fee (non-STP fee).

This non-STP fee will also be charged for payments that cannot be automatically processed by the recipient bank (see additional charges/reimbursements of costs for foreign banks).

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

The payer bears the following charges:

aa) SEPA transfer

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

A SEPA transfer is a transfer by the transferring customer using the forms (SEPA) provided by the Bank or in the data format specified by the Bank (SEPA) with the following characteristics:

- transfer in euro in Germany or to another EEA state, Switzerland, Monaco, San Marino, Saint-Pierre, Miquelon, Jersey, Guernsey and Isle of Man.
- other information required: Client must state the payee's IBAN¹⁵ in the transfer.

bb) Transfers within the EEA for which the above requirements of a SEPA transfer are not met are processed in the conventional manner. Prices for this are structured as follows:

aaa) Paper-based order

Processing fee up to EUR 25.00	EUR —,—
up to EUR 250.00	EUR 7.50
thereafter 1.5‰ of the transfer amount min.	EUR 12.50
Fees	EUR 1.50
Conversion charge for foreign currency (fee) 0.25% of the transfer amount min.	EUR 1.50
bbb) Electronic order	
Processing fee up to EUR 25.00	EUR —,—
thereafter 1.0‰ of the transfer amount	
min.	EUR 7.50
max.	EUR 150.00
Fees	EUR 1.50
Conversion charge for foreign currency (fee) 0.25% of the transfer amount min.	EUR 1.50

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

Paper-based order	
Processing fee up to EUR 25.00	EUR —,—

up to EUR 250.00	EUR 7.50
thereafter 1.5‰ of the transfer amount min.	EUR 12.50
Fees	EUR 1.50
Conversion charge for foreign currency (fee)	
0.25% of the transfer amount min.	EUR 1.50
plus OUR charge	EUR 25.00
Further costs charged by foreign credit institutions can be passed on.	

Electronic order	
Processing fee up to EUR 25.00	EUR —,—
thereafter 1.0‰ of the transfer amount	
min.	EUR 7.50
max.	EUR 150.00
Fees	EUR 1.50
Conversion charge for foreign currency (fee) 0.25% of the transfer amount min.	EUR 1.50
plus OUR charge	EUR 25.00
Further costs charged by foreign credit institutions can be passed on.	

d) Other charges

Repair charge for manual corrections by the Bank for incorrect information (such as an invalid IBAN/BIC) and at customer request	EUR 10.00
Standing order: creating, amending, deleting	EUR —,—
Domestic express transfer (in addition to price of item)	EUR 5.00
Legitimate rejection of a transfer order by the Bank	
- due to lack of funds/unauthorized overdraft of client account	postal rate
- due to missing/incorrect information preventing performance, stating grounds	postal rate
Express performance (SWIFT express payment - not with real-time transfers)	EUR 10.00
Issuance of bank checks	EUR 7.50
Non-STP fees (reimbursement for foreign banks for payment in euro for	
- Missing/incorrect IBAN ¹⁵ or BIC ¹⁶	EUR 10.00
- payments that cannot be computer-processed	EUR 10.00

2.1.2 Crediting of a transfer

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

The recipient bears the following charges:

aa) SEPA transfer

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

A SEPA transfer is a transfer by the transferring customer using the forms (SEPA) provided by the Bank or in the data format specified by the Bank (SEPA) with the following characteristics:

transfer in euro in Germany or in another EEA state, Switzerland, Monaco, San Marino, Saint-Pierre, Miquelon, Jersey, Guernsey, and Isle of Man.

other information required: Client must state the payee's IBAN¹⁵ in the transfer.

bb) Transfers within the EEA for which the above requirements of a SEPA transfer are not met are processed in the conventional manner. Prices for this are structured as follows:

Amount of charges:

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

Availability date:

No longer required (statutory regulations apply)

2.2 Transfers to/from non-EEA states (third-party states)¹⁷

2.2.1 Transfer orders

2.2.1.1 Execution period

Transfers are effected as soon as possible.

The maximum execution period for real-time transfers in euro from non-EEA countries that accept real-time payments⁵¹ is 20 seconds (as of determining the executability of the real-time transfer).

2.2.1.2 Charges for the performance of transfers

a) Party liable for charges

The payer can choose for the charges to be broken down in the following ways¹⁸:

SHARE transfer (0) =	payer and the payee each pay the charges of their payment service provider
OURtransfer (1) =	payer bears all charges
BENtransfer (2) ¹⁹ =	recipient bears all charges

Note:

- If Share (0) is chosen, any charges of intermediary payment service providers and the payment service provider of the recipient can be deducted from the transfer amount.
- If BEN (2) is chosen, charges can also be deducted from the transfer amount by each of the payment service providers involved.

b) Amount of charges

aa) Switzerland, Monaco, San Marino, Saint-Pierre, Miquelon, Jersey, Guernsey, and Isle of Man in euro with IBAN/BIC (SEPA transfer):

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

bb) Other countries/transfers in any currency:

aaa) paper-based order:

SHARE: Processing fee	up to EUR 25.00	EUR —,—
	up to EUR 250.00	EUR 7.50
thereafter	1.5‰	min. EUR 12.50
Fees		EUR 1.50
Conversion charge for foreign		
currency (fee)	0.25‰	min. EUR 1.50
OUR: As for SHARE, plus OUR charge		EUR 25.00

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

BEN: The SHARE charges are deducted from the transfer amount.

bbb) Electronic order

SHARE: Processing fee	up to EUR 25.00	EUR —,—
thereafter	1.0‰	n. EUR 7.50 EUR/max. EUR 150.00
Fees		EUR 1,50
Conversion charge for foreign currency (fee)	0.25‰	min. EUR 1.50

OUR: As for SHARE, plus OUR charge EUR 25.00

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

BEN: The SHARE charges are deducted from the transfer amount.

c) Other charges

Repair charge for manual corrections by the Bank for incorrect information (e.g. invalid IBAN/BIC) and at customer request		EUR 10.00
Standing order: creating, amending, deleting		EUR —,—
Express performance (SWIFT express payment - not with real-time transfers)		EUR 10.00
Issuance of bank checks		EUR 7.50
Legitimate rejection of a transfer order		
- due to lack of funds/unauthorized overdraft of client account		postal rate
- due to missing/incorrect information preventing performance, stating grounds		postal rate

2.2.2 Crediting of a transfer

2.2.2.1 Party liable for charges

The party who shall bear the charges incurred for executing the transfer is determined by the regulation agreed between the transferring party (payer) and the payment service provider. The following agreements are possible²⁰:

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

OURtransfer (1) = payer bears all charges

BENtransfer (2)¹⁹ = recipient bears all charges

Note:

- If Share (0) is chosen, any charges of intermediary payment service providers and the payment service provider of the recipient can be deducted from the transfer amount.
- If BEN (2) is chosen, charges can also be deducted from the transfer amount by each of the payment service providers involved.

2.2.2.2 Amount of charges

For a SHARE (0) or BEN (2) transfer, the Bank makes the following charges which are deducted from the transfer amount:

Switzerland, Monaco, San Marino, Saint-Pierre, Miquelon, Jersey, Guernsey, and Isle of Man in euro with IBAN/BIC (SEPA transfer).

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

Other countries/transfers:

Processing fee	up to EUR 25.00	EUR —,—
thereafter	1.0‰	min. EUR 5.00/max. EUR 50.00
Fees		EUR 1.50
Conversion charge for foreign currency (fee)	0.25‰	min. EUR 1.50

Availability date

No longer required (statutory regulations apply)

2.3. Limits for real-time transfers

Transfers in accordance with the conditions for real-time transfers are limited to EUR 15,000 per transfer, irrespective of the allocated credit balances or the credit lines granted. The maximum amount mentioned above can also be limited by agreed credit limits.

3. Direct debits

3.1 Direct debit for card-based payments

Payment of direct debit: The prices for accounting items are stated in the respective account model.

3.1.1 Execution period

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

3.1.2 Fees

Charges for direct debits returned unpaid or for the reversal of direct debits as a result of refund requests are to be borne by the presenter (does not apply to consumers)		EUR 3.00
Legitimate rejection of direct debit redemption		postal rate

3.2 Direct debit (SEPA Core Direct Debits)

3.2.1 Execution period

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

3.2.2 Fees

Payment of direct debit: The prices for accounting items are stated in the respective account model.		
Legitimate rejection of direct debit redemption (SEPA Core Direct Debit)		postal rate

3.2.3 Submission periods

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

3.3 Direct debit (SEPA Business to Business Direct Debits)

3.3.1 Execution period

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

3.3.2 Fees

Payment of direct debit: The prices for accounting items are stated in the respective account model.		
Managing SEPA B2B Direct Debit mandate		
- entering, modifying, canceling a mandate of a B2B mandate at the paying agent		EUR 5.00
Legitimate rejection of direct debit redemption (SEPA Business to Business Direct Debit)		postal rate

3.3.3 Submission periods

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

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

4.1 Issuing BW Bank credit cards Annual prices²²

SPECIAL Visa Card (credit card) / SPECIAL MasterCard (credit card)		
- main card	(annually)	EUR 29.00
- additional card	(annually)	EUR 14.50
SPECIAL Goldcard Set (credit card)		
- main card	(annually)	EUR 90.00
- additional card	(annually)	EUR 40.00
SPECIAL Visa Goldcard (credit card) / SPECIAL MasterCard Gold (credit card)		
- main card	(annually)	EUR 80.00
- additional card	(annually)	EUR 35.00
BW Basic Visa Card (debit card)	(annually)	EUR 35.00
Visa Card with near-time invoicing (debit card) or with monthly invoicing (credit card) (only existing/no new business)	(annually)	EUR 29.00
MasterCard (credit card) (only existing/no new business)	(annually)	EUR 29.00
CorporateWorld MasterCard (credit card) with invoicing via business account		
- Classic	(annually)	EUR 28.00
- Premium	(annually)	EUR 59.00
CorporateWorld MasterCard (credit card) with invoicing via business account		
- Classic	(annually)	EUR 68.00
- Premium	(annually)	EUR 99.00
- CorporateWorld MasterCard Central (credit card)	(annually)	EUR 22.00
- CorporateWorld MasterCard Central Vplus (credit card)	(annually)	EUR 117.00

Daily limit for withdrawing cash at own/third-party²³cash dispensers (cash service):

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

Other prices

Provision of a replacement card as agreed at the customer's request		
- for a damaged card, if caused by circumstances for which the customer is responsible ^{24, 26}		EUR 5.45
- for a credit card lost, stolen, misappropriated or otherwise used in unauthorized manner ^{24, 25, 26}		EUR 5.45
- for a change in BW Basic Visa Card (debit card) design subsequently requested by the customer ²⁶		EUR 5.45
Provision of an emergency card at customer request ^{24, 27}		EUR 125.00
Provision of emergency cash at customer request ^{24, 27}		EUR 125.00
Compensation for loss due to unsuccessful collection of direct debits from third-party bank accounts, if attributable to the customer. The customer is entitled to prove that the bank sustained no loss or a minor loss		EUR 9.50 plus third-party fee
Provision of a replacement PIN for BW-Bank Kartenservice online at customer's request ²⁷		EUR 1.00
Monthly credit card invoice ²⁸		
- in the electronic mailbox		Free of charge
- credit card invoices sent by post		postal rate
- credit card invoices not accessed in the electronic mailbox sent by post		postal rate
BW Basic Visa Card (debit card): SMS service based on an agreement with the customer		monthly EUR 1.80
Order of a PIN of own choice for SPECIAL Goldcard Set (credit card), SPECIAL Visa Goldcard (credit card), SPECIAL MasterCard Gold (credit card)		
- First-time order		Free of charge
- For each reorder		EUR 4.90
Order for PIN of choice for SPECIAL Visa Card (credit card), SPECIAL Mastercard (credit card), BW Basic Visa Card orange (debit card), BW Basic Visa Card (debit card), CorporateWorld Mastercard (credit card)		
- First order and every additional order		EUR 4.90 each
Provision of an activation PIN as agreed for a card not blocked at the customer's request, if caused by circumstances for which the customer is responsible (e.g. forgotten PIN)		EUR 4.90

Use of the credit card to pay in euro

Sales in euro		0% of sales
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Use of the credit card to pay in foreign currency

Sales in foreign currency ^{29, 48}		1.5% of sales
See II.6 of this list for exchange rates.		
Cash withdrawal see II.4.4.		

Additional services:

Interest on credit

less than EUR 10,000	70% of 3-month Euribor
from EUR 10,000	80% of 3-month Euribor
from EUR 25,000	85% of 3-month Euribor

If the 3-month Euribor is negative, the interest rate on credit is 0.00%.

Interest rates are recalculated one business day before the new invoice period (i.e. on the last business day of the month). Euribor (Euro interbank offered rate) is the generally recognized market interest rate for 3-month money among European banks. Thus, the interest rate calculated rounded to two decimal places as per commercial practice, applies to the entire subsequent invoice period. The current interest rates are published at www.bw-bank.de/guthabenverzinsung.

Changes to these interest rates are effective immediately without prior notification.

This interest income incurred is credited to the card amount monthly.

Residual debt insurance

0.69% of the average monthly balance to insure the outstanding amount in the event of unemployment, disability, and death.

4.2 Issuing a debit card (BW Bank Card plus and BW Bank Card) Annual prices³⁰

BW Bank Card plus (debit card)	(annually)	EUR 5.00
BW Bank Card (debit card)	(annually)	EUR 5.00

Daily limit³¹ on BW Bank Card plus (debit card) depending on usage:

Cash withdrawal with debit card at cash dispenser (own/third-party)²³

▪ at own cash dispensers up to	EUR 2,000.00 per day
▪ at all other cash dispensers in Germany up to	EUR 2,000.00 per day
▪ at all other cash dispensers abroad up to	EUR 2,000.00 per day
Use at automated counters of retailers and service companies	EUR 5,000.00 per day
Charging payment card	EUR 200.00 per day

Daily limit³¹ on BW Bank Card (debit card):

Cash withdrawal with debit card at cash dispenser (own)	EUR 2,000.00 per day
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Use of BW Bank Card plus to pay in euro

Sales in euro	0% of sales
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Use of BW Bank Card plus (debit card) to pay in foreign currency

Sales in foreign currency	1% of sales
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See II.6 of this list for exchange rates. Cash withdrawal see II.4.4.

Other prices

Provision of a replacement card as agreed at the customer's request	
- for a debit card lost, stolen, misappropriated, or otherwise used in unauthorized manner ²⁵	EUR 7.10
- for a damaged card, if caused by circumstances for which the customer is responsible	EUR 7.10
- Replacement for new type of card / new product (e.g. from BW Bank Card plus to BW-Bank Card (debit card)) arranged by the customer	EUR 7.10

Provision of an activation PIN as agreed for a card not blocked at the customer's request, if caused by circumstances for which the customer is responsible (e.g. forgotten PIN)

	EUR 3.10
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Note: Customers can set a new PIN of choice at BW Bank and Sparkasse terminals free of charge.

4.3 Payment card

Charging our payment cards (up to max. EUR 200) at our terminals	EUR —.—
at terminals of participating savings banks (Sparkassen)/Landesbanks	EUR —.—
at terminals of third-party banks: Fees of the institute operating the terminal are passed on to the customer. The amount should be requested from the respective institute.	
Charging payment cards of other banks. Information on charges is available from your card issuer.	

Safekeeping of credit balances from the seventh month after expiry of the validity of the BW-Bankcard plus (debit card)

(not charged if there is not card balance)	per quarter	EUR 1.00
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4.4 Cash withdrawal

Cash withdrawal by own customers at Bank at cash dispensers

- with our debit cards	EUR —.—
- with our credit cards	
- SPECIAL Visa Card (credit card)/SPECIAL MasterCard (credit card)/SPECIAL Goldcard Set (credit card)/MasterCard (credit card)/Visa Card (credit card)/BW Basic Visa Card (debit card)	2% min. EUR 2.50
- CorporateWorld MasterCard (credit card)	2% min. EUR 3.00

at cashier's counter

- with our debit cards	EUR —.—
- with our credit cards	
- SPECIAL Visa Card (credit card)/SPECIAL MasterCard (credit card)/SPECIAL Goldcard Set (credit card)/MasterCard (credit card)/Visa Card (credit card)/BW Basic Visa Card (debit card)	3% min. EUR 5.00
- CorporateWorld MasterCard (credit card)	3% min. EUR 5.00

Note: Cash withdrawals with the BW Bank Card (debit card) are possible at the Bank only.

Cash withdrawal by Sparkasse/Landesbank customers at cash dispensers

- with Sparkasse card/debit cards	EUR —.—
- with MasterCard or Visa card (credit card) ³²	

at cashier's counter

- with MasterCard or Visa card (credit card)³²

Cash withdrawal by non-Sparkasse/Landesbank customers at cash dispensers

- with debit cards	EUR 4.55
- with credit cards ³²	

Cash withdrawal with debit card at cash dispenser (BW Bank Card plus)

- at cash dispensers at Sparkassen and Landesbanks participating in Heimatsparkasse model	free of charge
- at third-party German payment service providers and payment service providers in EU and EEA countries which can charge a direct customer fee	
- withdrawals in the girocard system in EUR at cash dispensers	free of charge
- withdrawals in the Maestro/Cirrus system in EUR at cash dispensers	1%, min. EUR 5.00
- at third-party German payment service providers and payment service providers in EU and EEA countries which cannot charge any direct customer fee	
- withdrawals in the EAPS Maestro/Cirrus and V PAY payment systems in EUR at cash dispensers	1%, min. EUR 5.00
- at third-party payment service providers outside the EU and EEA countries in the Maestro/Cirrus or V PAY systems at cash dispensers	1%, min. EUR 5.00

cash withdrawal with debit card at third-party cash dispensers in foreign currency (BW Bank Card plus)

- at third-party payment service providers in EU and EEA countries in foreign currency in the Maestro/Cirrus or V PAY systems in EUR at cash dispensers	1%, min. EUR 5.00
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Cash withdrawals with credit card at cash dispensers and cash withdrawals with credit card at third-party cash dispensers in foreign currency^{33,34,49}

- SPECIAL Visa Card (credit card)/SPECIAL MasterCard (credit card)/SPECIAL Goldcard Set (credit card)/MasterCard (credit card)/Visa Card (credit card)/BW Basic Visa Card (debit card)	2%, min. EUR 2.50
- CorporateWorld MasterCard (credit card)	2%, min. EUR 3.00

Cash withdrawals with credit card at cashier's counter

- SPECIAL Visa Card (credit card)/SPECIAL MasterCard (credit card)/SPECIAL Goldcard Set (credit card)/MasterCard (credit card)/Visa Card (credit card)/BW Basic Visa Card (debit card)	3%, min. EUR 5.00
- CorporateWorld MasterCard (credit card)	3%, min. EUR 5.00
Please note that cash dispenser operators or third-party banks might also charge their own fees. These fees will not be reimbursed by BW-Bank.	

Cash withdrawal of an express transfer

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

4.5 Execution period

The card payment amount is received by the payment service provider of the recipient no later than stated below:	
Card payments in euro within the European Economic Area (EEA)	max. one business day
Cash payments in EEA in an EEA currency other than euro:	max. 4 business days
Card payments outside EEA regardless of currency	The card payment is effected as soon as possible.
The Bank's business days are stated under II.1.5.	

4.6 Cash deposit

Cash deposits for own customers according to separate agreement (safebag system)	
- annual price (flat fee)	from EUR 240 p.a. up to EUR 520 p.a.
- or price per transaction	from EUR 4.75 up to EUR 25

4.7 Execution period

The card payment amount is received by the payment service provider of the recipient no later than stated below:	
Card payments in euro within the European Economic Area (EEA)	max. one business day
Cash payments in EEA in an EEA currency other than euro:	max. 4 business days
Card payments outside EEA regardless of currency	The card payment is effected as soon as possible.
The Bank's business days are stated under II.1.5.	

4.8 Cash deposit

Cash deposits for own customers according to separate agreement (safebag system)	
- annual price (flat fee)	from EUR 240 p.a. up to EUR 520 p.a.
- or price per transaction	from EUR 4.75 up to EUR 25

4.9 Coin exchange transactions (non-current account customers)

- per roll	EUR 0.50
- per bag	EUR 5.00

5. Other services current account/payment transactions

5.1 Transfer

- return of a SEPA transfer due to customer error	EUR 3.00
- return of a SEPA transfer by bank of beneficiary	EUR 3.00
- return of a cross-border transfer (non SEPA) to the originator at the request of the foreign bank	EUR 7.50

5.2 SEPA direct debit (costs to the debit of the presenter)

- recall by customer before forwarding (does not apply to consumers)	EUR 5.00
- recall by customer after forwarding	EUR 5.00
- return due to customer error	EUR 3.00
- return due to general SEPA block on payer	EUR 3.00
- return by payer (objection)	EUR 3.00
- return by paying agent	EUR 3.00

5.3 Subsequent processing/subsequent reporting/additional research

- subsequent processing, subsequent reporting of additional information in the case of SEPA and domestic payments (excluding Target 2) at request of our customers (if attributable to the customer) plus possible third-party fees	EUR 10.00
- subsequent processing, subsequent reporting of additional information in the case of cross-border payments and Target 2 at request of our customers (if attributable to the customer)	
- within six months after posting date	EUR 25.00
- more than six months after posting date plus possible third-party fees	EUR 75.00
- recall/cancellation of a transfer/debit after expiration of the cancellation deadline at request of the customer	EUR 5.00
- client inquiry of the payer in case of an authorized direct debit after expiry of eight weeks from debit entry	EUR 25.00

5.4 Miscellaneous

Preparation of an interest calculation	min. EUR 10.00
Collective interest calculation per account and month	EUR 50.00
Account pool per account and month	EUR 100.00
S-Zentral central per account and month	EUR 50.00
S-Zentral central per account and month according to agreement	min. EUR 150.00
Reciprocal credit utilization/account group per account and month	EUR 25.00
Sending of some forms and checks	postal rate
Sending of forms (larger quantities or individual design) postal rate plus third-party fees	
Provisional entry, extension, and deletion of a block on customer instructions (for extend value added accounts)	EUR 5.00
	EUR —,—

5.5 Electronic services (excluding online banking and HBCI banking) Access:

- Business Portal	per month per customer ID	EUR 20.00
- EBICS	per month per customer ID	EUR 20.00
- EBICS user ID	per month per user ID	EUR 0.00
- additional EBICS Alias ID	per month per EBICS Alias ID	EUR 20.00
Prices for electronic provision of account information in the following formats		
- (MT940/942/camt.052/camt.053)	per month per account	EUR 10.00
accounting items in the following formats		
- (camt.054)	per month per account	EUR 15.00
- Currency buying rates (CBR)	per month per customer ID	EUR 15.00
Provision of MT940 format at service data centers	per month per account	EUR 10.00
Settlement of SEPA collective orders (batch booking)	per month per account	EUR 10.00

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

Currency exchange rate for international use of credit cards
Foreign currency credit card transactions are as a rule converted at Visa's reference exchange rate. The Bank provides the above reference exchange rates on request.

The relevant date for currency conversion is the business day on which the sale is submitted for invoicing by the contracting company.

Currency exchange rate for international use of debit cards

Foreign currency debit card transactions are as a rule converted at the exchange rates for Maestro and V PAY transactions. These are available at www.bw-bank.de/debitkartenkurse and the Bank also provides them on request.

The relevant date for currency conversion is the business day following the day of the transaction.

Other conversions

As a rule, conversions of euro into foreign currency and from foreign currency into euro are based on the reference exchange rate determined by LBBW for derivatives on the business day of the entry (including crediting transfers, negative impacts on the exchange rate). This exchange rate is available at www.LBBW.de/devisenkurse.

As a general rule,

changes to the exchange rate mentioned above are effective immediately without prior notification. If there is no such rate, the transaction is converted at a fixed market rate. If payments in national currency to the recipient country are not possible on account of opposing regulations or settlement difficulties, the amount is converted into a payable third currency at the current reference exchange rate for derivatives.

III. Check transactions

I. Domestic check payments

1.1 Credit (subject to receipt of equivalent value) The payment is made immediately.

1.2 Credit (after receipt of equivalent amount)
Payment

1.3 Availability date depositing checks

- in EUR drawn on BW Bank/LBBW	Day of deposit ^{35, 36}
- in EUR drawn on other banks in Germany	3 banking days after day of deposit ^{35, 36}

Charge

- Check (check payment)	Date of receipt ³⁶
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2. Cross-border check payments

2.1 For check payments made out to payees in other countries (import check)

2.1.1 Fees

Processing fee	up to EUR 250.00	EUR 7.50
thereafter	1.5%	min. EUR 15.00
Fees		EUR 1.50
Conversion charge for foreign currency (fee)	0.25%	min. EUR 1.50

2.1.2 Conversion rate

Foreign currency amounts are converted to euro at the reference exchange rate for foreign currencies; amounts are converted on working days, not including Saturdays, at 1:00pm.

2.1.3 Availability date

Performance dates

2.2 Incoming payments from foreign checks (export check)

2.2.1 Credit (subject to receipt of equivalent value)

2.2.1.1 Fees

Processing fee	up to EUR 20.00	free
	up to EUR 250.00	EUR 7.50
thereafter	1.5%	min. EUR 15.00
Fees		max. EUR 250.00
Fees		EUR 1.50
Conversion charge for foreign currency (fee)	0.25%	min. EUR 1.50

2.2.1.2 Conversion rate

Foreign currency amounts are converted to euro at the reference exchange rate for foreign currencies; amounts are converted on working days, not including Saturdays, at 1:00pm.

2.2.1.3 Availability date

date depositing

checks

in EUR drawn on BW Bank/LBBW	one business day after day of deposit ^{35, 36}
in EUR drawn on other banks in Germany	three business days after day of deposit ^{35, 36}
in EUR drawn on foreign banks	six business days after day of deposit ^{35, 36}
in currency crediting EUR account	two business days after trading day
in currency crediting foreign currency account	six business days after day of deposit ^{35, 36}

2.2.2 Credit (after receipt of equivalent amount)

2.2.2.1 Fees

Processing fee	up to EUR 250.00	EUR 15.00
thereafter	3%	min. EUR 40.00
Fees		max. EUR 250.00
Fees		EUR 1.50
Conversion charge for foreign currency (fee)	0.25%	min. EUR 1.50 plus plus third-party fees in an unknown amount

Fees will also be charged if checks are not paid

2.2.2.2 Conversion rate

Foreign currency amounts are converted to euro at the reference exchange rate for foreign currencies; amounts are converted on working days, not including Saturdays, at 1:00pm.

2.2.2.3 Availability date

Depositing checks		
- in EUR		receipt of proceeds (value date)
- in currency crediting foreign currency account	two business days after receipt of proceeds (value date)	
- in currency crediting EUR account	max. two business days after receipt of proceeds (value date)	

3. Miscellaneous

3.1 Returned check

External fees incurred by the drawing bank are charged to the customer

3.2 Bundesbank checks (customers only)

Provision on an unconfirmed Bundesbank check	EUR 10.00
Provision of a confirmed Bundesbank check	EUR 30.00

3.3 Eurochecks

Cash payment of other Eurochecks drawn on domestic and international banks 1.5% min. EUR 15.00

3.4 Request for payment for collecting checks abroad

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

Section B

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

1. Savings account

Setting up a savings account for pledging	EUR 25.00
Issuance of interest income statements at customer's request	EUR 5.00
Account block on customers instructions	EUR 5.00
Password agreement (noting/amending) at customer's request	EUR 5.00
Termination notice	EUR —,—
Contract benefiting third party	EUR 25.00
Closing account	EUR —,—
Reassigning account	EUR —,—
Pledging of savings at customer's request	EUR 5.00
Creation of a duplicate statement at client's request (if the preparation is based on circumstances for which the customer is responsible).	EUR 5.00
Preparation of an interest calculation per savings account at customer's request	EUR 5.00

2. Tolerated overdrafts/installment loans

Tolerated overdrafts:

For utilization of the account not covered by a credit balance or authorized account overdraft, the agreed overdraft interest arrears shall be paid. If no agreement has been made, the overdraft interest stated in the list of prices shall be charged. Business clients can view the reference interest rate that is relevant for adjustment of the tolerated overdrafts charged in the bank's premises as well as on the Internet at www.bundesbank.de. Statutory provisions also apply to consumer loan agreements.

Installment loans:

Deferral/suspension of installments	EUR —,—
Dunning	EUR —,—
Cancellation	EUR —,—
Pledging of collateral	EUR —,—

3. Securities

3.1 Buying and selling (German stock exchanges)³⁷

3.1.1 Securities - complete

Shares and share-type products (e.g. warrants, profit participation certificates, ETF...)		
up to EUR 4,999.99	1.20% of the market value	
from EUR 5,000.00	1.00% of the market value	
from EUR 10,000.00	0.90% of the market value	
from EUR 25,000.00	0.70% of the market value	
from EUR 50,000.00	0.60% of the market value	min. EUR 20.00 ³⁸

+ third-party fees 3.1.3

Fixed-interest securities and bond-type products

For a price up to 60% and over 110% of the nominal value	0.6% of the market value
Otherwise 0.5% of nominal value	min. EUR 20.00 ³⁸

+ third-party fees 3.1.3

3.1.2 Securities direct

All products		
up to EUR 4,999.99	0.60% of the market value	
from EUR 5,000.00	0.50% of the market value	
from EUR 10,000.00	0.45% of the market value	
from EUR 25,000.00	0.35% of the market value	
from EUR 50,000.00	0.30% of the market value	min. EUR 20.00 ³⁸

+ third-party fees 3.1.3

Price for %-quoted securities is calculated as follows:
For a price up to 60% and over 110% of the market value

min. EUR 20.00³⁸
min. EUR 20.00³⁸

+ third-party fees 3.1.3

3.1.3 Overview of domestic stock exchange fees

Xetra STOCK EXCHANGE (exchange 194)		
Product	Xetra fee (incl. VAT)	Clearing fee
Shares, ETFs/ETPs and other instruments ⁴¹	0.057‰ min. EUR 0.71 EUR/max. EUR 85.68	EUR —,—

Frankfurt stock exchange (exchange 130)		
Product	Trading/transaction fee (incl. VAT)	Clearing fee
Shares and other securities quoted in units ³⁹	0.6‰ min. EUR 3.00	EUR 2.81 GS ⁴⁰ EUR 7.67 WR
Derivative investment products	from KW 1,000.01 EUR 1.13% min. EUR 1.13/max. EUR 14.20	EUR 2.81 GS EUR 7.67 WR
Derivative leverage products	from KW 1,000.01 EUR 1.13% min. EUR 1.13/max. EUR 19.99	EUR 2.81 GS EUR 7.67 WR

Mutual funds	0.774% + EUR 0.95 min. EUR 0.60 EUR/max. 22.61 + EUR 0.95				EUR 2.81 GS EUR 7.67 WR
Percentage quoted bonds and participation certificates	Nominal value in EUR From	Nominal value in EUR Up to	min. EUR	% of nominal value in EUR	EUR 2.81 GS EUR 7.67 WR
	0.00	29,999.99	0.75	0.5950	
	30,000.00	249,999.99	17.85	0.2380	
	250,000.00	3,674,999.99	59.50	0.0476	
	3,675,000.00	>3,675,999.99	174.93	0.0000	

Stuttgart Stock Exchange (exchange 170)					
Product	Xetra fee (incl. VAT)				Clearing fee
Shares and participation certificates in units ³⁹	0.4% (shares DAX30) 0.8% (Other shares/participation certificates) min. EUR 0.75				EUR 2.81 GS ⁴⁰ EUR 7.67 WR
Derivative investment products	from KW EUR 1,100.01 EUR 1.13% min. EUR 1.24/max. EUR 14.16				EUR 2.81 GS EUR 7.67 WR
Derivative leverage products	from KW EUR 1,100.01 EUR 1.13% min. EUR 1.24/max. EUR 18.80				EUR 2.81 GS EUR 7.67 WR
Funds and ETPs	KW in EUR from	KW in EUR up to	min. EUR	% of nominal value in EUR	EUR 2.81 GS EUR 7.67 WR
	0.00	12,100.00	0.00	1.1900	
	12,100.01	100,000.00	14.40	0.4760	
	100,000.01	>100,000.01	47.60	0.1190	
Percentage-quoted government bonds (D, F, B, NL, AU, FL)	Nominal value in EUR from	Nominal value in EUR up to	min. EUR	% of nominal value in EUR	EUR 2.81 GS EUR 7.67 WR
	0.00	25,000.00	0.38	0.3750	
	25,000.01	250,000.00	09.38	0.2380	
	250,000.01	>250,000.00	59.50	0.1190	
Percentage-quoted other bonds	Nominal value in EUR from	Nominal value in EUR up to	min. EUR	% of nominal value	EUR 2.81 GS EUR 7.67 WR
	0.00	25,000.00	0.75	0.7500	
	25,000.01	250,000.00	18.74	0.4760	
	250,000.01	>250,000.01	119.00	0.2380	
Zero bonds, bonds with pool factor and percentage-quoted participation certificates	KW in EUR from	KW in EUR up to	min. EUR	% of nominal value in EUR	EUR 2.81 GS EUR 7.67 WR
	0.00	25,000.00	0.75	0.7500	
	25,000.01	250,000.00	18.74	0.4760	
	125,000.01	>250,000.01	119.00	0.2380	
Subscriptions	0.8% of the market value min. EUR 19.99				EUR 2.81 GS EUR 7.67 WR

Düsseldorf stock exchange (exchange 120)		
Product	Xetra fee (incl. VAT)	Clearing fee
Equities	0.4522‰ min. EUR 1.55	2.81 EUR GS ⁴⁰ EUR 7.67 WR
Funds, subscription rights and other securities quoted in units	0.8‰ min. EUR 0.75	EUR 2.81 GS EUR 7.67 WR
Percentage-quoted fixed-income securities and participation certificates	0.119‰ min. EUR 1.19	EUR 2.81 GS EUR 7.67 WR

Hamburg and Hannover Stock Exchange (exchange 140, 150)					
Product	Courtage (incl. VAT)				Clearing fee
Equities	from securities EUR 50,000.01 0.4% (DAX30 shares) from securities EUR 25,000.01 0.8% (other)				EUR 2.81 GS ⁴⁰ EUR 7.67 WR
Other securities quoted in units	0.8‰ min. EUR 0.75				EUR 2.81 GS EUR 7.67 WR
Mutual funds Hanover Stock	EUR 15				EUR 2.81 GS EUR 7.67 WR
Percentage-quoted fixed-income securities	Nominal value in EUR from	Nominal value in EUR up to	min. EUR	% of nominal value in EUR	EUR 2.81 GS EUR 7.67 WR
	0	24,999.99	0.75	0.7500	
	25,000	49,999.99	18.75	0.4000	
	50,000	124,999.99	20.00	0.2800	
	125,000	249,999.99	35.00	0.2600	
	250,000	499,999.99	65.00	0.1600	
	500,000	999,999.99	80.00	0.1200	
	1,000,000	1,499,999.99	120.00	0.0800	
	2,500,000	>2,500,000.00	200.00	0.0600	
Zero bonds and percentage-quoted participation certificates	KW in EUR from	KW in EUR up to	min. EUR	% of nominal	EUR 2.81 GS EUR 7.67 WR
	0	24,999.99	0.75	0.7500	
	25,000	49,999.99	18.75	0.4000	
	50,000	124,999.99	20.00	0.2800	
	125,000	249,999.99	35.00	0.2600	
	250,000	499,999.99	65.00	0.1600	
	500,000	999,999.99	80.00	0.1200	
	1,000,000	2,499,999.99	120.00	0.0800	
	2,500,000	>2,500,000.00	200.00	0.0600	

Berlin and Munich Stock Exchanges (exchange 100 and 160)					
Product	Courtage (incl. VAT)				Clearing fee
Equities	0.4% (shares DAX30) 0.8% (other shares) min. EUR 0.75				EUR 2.81 GS ⁴⁰ EUR 7.67 WR
Other securities quoted in	0.8‰ min. EUR 0.75				EUR 2.81 GS EUR 7.67 WR
Percentage-quoted public bonds of Germany incl. special funds, rail, post, countries and KfW	Nominal value in EUR from	Nominal value in EUR up to	min. EUR	% of nominal value in EUR	EUR 2.81 GS EUR 7.67 WR
	0	24,999.99	0.75	0.7500	
	25,000	49,999.99	18.75	0.4000	
	50,000	124,999.99	20.00	0.2800	
	125,000	249,999.99	35.00	0.2600	
	250,000	499,999.99	65.00	0.1600	
	500,000	999,999.99	80.00	0.1000	
	1,000,000	1,499,999.99	100.00	0.0750	
	1,500,000	1,999,999.99	112.50	0.0625	
	2,000,000	2,499,999.99	125.00	0.0600	
	2,500,000	3,499,999.99	150.00	0.0500	
	3,500,000	4,999,999.99	175.00	0.0400	
	5,000,000	14,999,999.99	200.00	0.0300	
	15,000,000	24,999,999.99	450.00	0.0250	
	25,000,000	49,999,999.99	625.00	0.0200	
	50,000,000	>50,000,000.00	1,000.00	0.0150	
Not percentage-quoted private securities	Nominal value in EUR from	Nominal value in EUR up to	min. EUR	% of nominal value in EUR	2.81 EUR GS ⁴⁰ EUR 7.67 WR
	0	24,999.99	0.75	0.7500	
	25,000	49,999.99	18.75	0.4000	
	50,000	124,999.99	20.00	0.2800	
	125,000	249,999.99	35.00	0.2600	
	250,000	499,999.99	65.00	0.1600	
	500,000	999,999.99	80.00	0.1200	
	1,000,000	1,499,999.99	120.00	0.0800	
	2,500,000	>2,500,000.00	200.00	0.0600	
Zero bonds and percentage-quoted participation certificates	KW in EUR from	KW in EUR up to	min. EUR	% of nominal	EUR 2.81 GS EUR 7.67 WR
	0	24,999.99	0.75	0.7500	
	25,000	49,999.99	18.75	0.4000	
	50,000	124,999.99	20.00	0.2800	
	125,000	249,999.99	35.00	0.2600	
	250,000	499,999.99	65.00	0.1600	
	500,000	999,999.99	80.00	0.1200	
	1,000,000	2,499,999.99	120.00	0.0800	
	2,500,000	>2,500,000.00	200.00	0.0600	

3.2 Subscription rights/fractional shares

Buying/selling subscription rights/fractional shares

- equivalent amount up to EUR 249.99

EUR —,—

- Equivalent amount up to EUR 250⁴²

+ clearing and broker's fee⁴²

Exercise of subscription rights⁴²

min. EUR 5.00

3.3 Investment fund units

- Deka Group fund at the relevant offering/redemption price

- Other funds⁴² (buy) at the relevant offering price

(sell) at the relevant redemption price

3.4 Safe custody⁴⁴

generally (annual) 0.150 % + 19% VAT = 0.1785% of the market value⁴⁴

min. per securities account

EUR 2.50 + 19% VAT = EUR 2.98

portfolio item

Minimum price per securities

EUR 20.00 + 19% VAT = EUR 23.80

account portfolio

If the securities account is closed in the course of the year, we charge a price for safe

custody on a pro rata basis for the period.

If the securities account is opened in the course of the year, the entire annual fee has to

be paid.

Safe custody for workers asset formation funds

EUR 8.00 + 19% VAT = EUR 9.52

(annual)

3.5 Securities account portfolio statement

Securities account portfolio statement as of

31 Dec. with value calculation

EUR —,—

Securities account - portfolio statement⁴³

EUR 10.00 + 19% VAT = EUR 11.90

3.6 Securities account portfolio transfer	
within Landesbank (incl. securities account portfolio re-registration)	EUR —.—
other banks (fees may be charged by the recipient bank)	EUR —.—
securities receipts from other banks to a BW Bank portfolio	EUR —.—

3.7 Redeeming due securities and income coupons	
Landesbank securities	EUR —.—
external securities	
- securities custody	0.125% + 19% VAT = 0.14875% of the amount repayable max. EUR 65.00 + 19% VAT = EUR 77.35
- encashment over the counter	0.25% of the amount repayable min. EUR 10.00
Due coupons	
- securities custody	EUR —.—
- encashment over the counter	0.25% of the gross amount
- per invoice	min. EUR 10.00

3.8 Mandatory exercise of warrants and certificates	
Accounted for as sale	EUR 10.00

3.9 Delivery and dispatch of securities over the counter	
With dispatch of	per item EUR 12.50 + 19% VAT = EUR 14.88
Dispatch of securities over the counter	plus securities-clearing bank fee
With delivery of	per item EUR 12.50 + 19% VAT = EUR 14.88
Dispatch of securities over the counter	plus securities-clearing bank fee

3.10 Contract in favor of third parties in custody of securities	EUR 25.00
Sale by the Landesbank	
- no facility in over-the-counter business	

3.11 Brokering transactions
When brokering transactions with affiliated companies and other business partners, the Bank receives commission and non-cash benefits from its relevant contracting parties. A more detailed explanation is available from our investment advisers on request.

3.12 Commissions and fees for forward transactions in customer business (securities account portfolio B)

3.12.1 .1 EUREX (options)	
Options on German, Finnish, French, Dutch, Italian and US shares ⁴⁵	Basic service charge EUR 65.00 + 1% of the total amount + EUREX fee
Exercise	as per respective securities price model + third-party fees + EUREX fee
Allotment	as per respective securities price model + third-party fees
Options on the DAX Index, TexDAX-Index, OMX Helsinki 25 Index, STOXX/EURO-STOXX Index ⁴⁵	Basic service charge EUR 65.00 + 1% of the total amount + EUREX fee
Exercise	1% of cash settlement amount + third-party fee + EUREX fee
Allotment	1% of cash settlement amount + third-party fee
Options on 3-month Euribor future, FGBL/FGBM/FGBS Future ⁴⁵	Basic service charge EUR 65.00 + 1% of the total amount + EUREX fee
Exercise and allotment	respective fees for opening future position

3.12.2 .2 EUREX (futures)	
DAX Future per opening/closing	Basic service charge EUR 65.00 + EUR 7.50 per contract + EUREX fee
Cash settlement on settlement date MDAX, TecDAX, OMX Helsinki 25, STOXX/EURO STOXX, futures on single shares	EUR 7.50 per contract + EUREX fee Basic service charge EUR 65.00 + EUR 2.00 per contract + EUREX fee
Future per opening/closing	
Cash settlement on settlement date	EUR 2.00 per contract + EUREX fee
1-Month Euribor/3-month Euribor future	Basic service charge EUR 65.00 + EUR 30.00 per contract + EUREX fee
Cash settlement on settlement date	EUR 30.00 per contract + EUREX fee
FGBL/FGBM/FGBS/FGBX	Basic service charge EUR 65.00 + EUR 12.50 per contract + EUREX fee
Future per opening/closing	

Delivery settlement date	as per respective securities price model or nominal amount for a price below 100 + EUREX fee
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3.12.3 .3 EUREX (options) CHF	
Options as Swiss shares ⁴⁵	Basic service charge CHF 75.00 + 1% of the total amount + EUREX fee
Exercise	as per respective price model + delivery fee converted to CHF on the exercise day + EUREX fee

Allotment	as per respective price model + delivery fee converted to CHF on the exercise day
Options on SMI ⁴⁵	Basic service charge CHF 75.00 + 1% of the total amount + EUREX fee
Exercise	1% of the cash settlement + EUREX fee
Allotment	1% of the cash settlement

3.12.4 .4 EUREX (futures) CHF

SMI Future, futures on single shares per opening/closing	Basic service charge CHF 75.00 + CHF 2.50 per contract + EUREX fee
Cash settlement on settlement date	EUR 2.50 per contract + EUREX fee
CONF future per opening/closing	Basic service charge CHF 75.00 + CHF 12.50 per contract + EUREX fee
Delivery settlement date	as per respective securities price model or nominal amount per market price below 100% + EUREX fee

4. Safes/custody

Rental price for rented customer locker⁴⁶ (annual) depending on size	
up to 3,000 ccm	EUR 59.50
up to 4,500 ccm	EUR 71.40
up to 12,000 ccm	EUR 83.30
up to 17,000 ccm	EUR 124.95
up to 28,000 ccm	EUR 148.75
up to 55,000 ccm	EUR 214.20
up to 106,000 ccm	EUR 297.50
up to 180,000 ccm	EUR 357.00
up to 270,000 ccm	EUR 476.00
bigger than 270,000 ccm	EUR 714.00

Rental price for auto sales⁴⁷ (annual) depending on size	
Small safe (height around 5 cm)	EUR 59.50
Medium safe (height around 14 cm)	EUR 83.30
Large safe (height around 20 cm)	EUR 148.75
Holiday use up to and including 30 days	EUR 59.50

The annual price includes statutory VAT (currently 19%).

5. Miscellaneous

Preparation of account statement/duplicate, copies of vouchers, tax certificate duplicate at customer request (if due to circumstances within customer's control)	according to expenditure min. EUR 5.00
Provision of obtaining information at customer request	EUR 8.40 + 19% VAT plus possible third-party fees

Determining new address of a customer through residents' registration office (provided the determination is based on circumstances for which the customer is responsible) per inquiry EUR 15.00

Online banking:	Provision of a pushTAN/chipTAN	
	- per pushTAN	EUR —.—
	- per chipTAN	EUR —.—
Online banking:	chipTAN QR reading device (devices are readily available on the market)	EUR 19.40
Online banking:	additional payment card not linked to account for using the chipTAN system	EUR 7.10
Online banking:	Provision of a replacement card for an unlocked card at the request of the customer	
	- for a damaged card, if caused by circumstances for which the customer is responsible	EUR 7.10
	- for a card lost, stolen, misappropriated or otherwise used in unauthorized manner	EUR 7.10
Online banking:	TAN generator - original	EUR —.—
Online banking:	TAN generator - replacement in the case of weak battery	EUR —.—
Online banking:	provided the defective device is returned to the Bank	EUR —.—
Online banking:	TAN generator: Provision of a TAN generator as agreed at the request of the customer	
	- for a damaged TAN generator, if caused by circumstances for which the customer is responsible	EUR 14.99
	- for a TAN generator lost, stolen, misappropriated or otherwise used in unauthorized manner	EUR 14.99
Online banking:	TAN generator - reorder of TAN generator if last functional device was returned at the customer's request	EUR 15.00
HBCI banking:	HBCI chip card	EUR 15.00
HBCI banking:	Provision of a replacement card as agreed at the customer's request	
	- for a damaged card, if caused by circumstances for which the customer is responsible	EUR 15.00

	- for a card lost, stolen, misappropriated or otherwise used in unauthorized manner	EUR 15.00
HBCI banking:	HBCI chip card - replacement card, if the customer is not responsible for the cause	EUR —,—
Online banking:	Account alarm	EUR —,—
	Notifications by e-mail:	EUR 75.00
	Standard confirmation of business volume	EUR 75.00
	Extended confirmation of business volume according to time required	min. EUR 200.00
	Annual tax return as of 31 December (or different period)	EUR —,—
	Annual tax return - reorder ⁴³	EUR 10.00 + 19% VAT = EUR 11.90
	Subscribed statement of earnings	EUR 12.61 + 19% VAT = EUR 15.00
	Statement of earnings - reorder or individual order ⁴³	EUR 25.21 + 19% VAT = EUR 30.00
	Annual written confirmation - reorder ⁴³	EUR 10.00 + 19% VAT = EUR 11.90
	Preparation of a duplicate of annual summary sheet, services for loans at client's request (if the preparation is based on circumstances for which the customer is responsible)	EUR 10.00

Section C

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

Transactions from euro to foreign currency and from foreign currency to euro are converted on the basis of the reference exchange rate for foreign currencies on the business day of posting (including credit for check purchasing at check purchasing rate and credit from check purchasing at foreign exchange selling rate, travelers check purchases and sales at travelers check purchases and sale rate). The reference exchange rate for foreign currencies is published in national newspapers and at www.LBBW.de/devisenkurse. If there is no such rate the transaction is converted at a different market rate.

Section D

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

Consumers can contact the consumer arbitration body of the Association of German Public-Sector Banks (VÖB) to settle potential disputes with the Bank. In the event of disputes regarding payment services and electronic money, non-consumers (business clients) can also contact the arbitration body of the Association of German Public-Sector Banks (VÖB).

The matter should be sent in writing to the following address:

Bundesverband Öffentlicher Banken Deutschlands (VÖB)
 Verbraucherschlichtungsstelle
 Postfach 110272
 10832 Berlin
 Email: ombudsmann@voeb-kbs.de
 Internet: www.voeb.de

Further details can be found in the rules of procedure of this body, which are available on request. The Bank participates in the dispute resolution procedures conducted by this acknowledged consumer arbitration office.

Dispute resolution for contracts concluded online

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

In the event of alleged violations of

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

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

Its addresses are:

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

Complaints can naturally also be made directly to LBBW in the above cases. LBBW responds to these complaints in writing or on another durable data carrier.

Furthermore, there is the opportunity to take legal action.

- 1) These account models will only apply to current accounts used only on a private basis e.g. for wage, salary or pension payments).
- 2) Five free items per month for counter deposits and withdrawals
- 3) One statement per month free of charge. Statements of account prepared free of charge. Postal rate is charged.
- 4) Free of charge in connection with the value added current package gold or BW extend classic.
- 5) Only existing business, no new business. Existing business means credit card contracts concluded on or before 31 October 2014.
- 6) For application until 31 October 2014 EUR 0 p.a.; as of 1 November 2014 EUR 29 p.a.
- 7) The fee is not charged if an order is executed improperly or an accounting entry is corrected.
- 8) It is agreed that the provisions on payment service law in Section 675d (1) Sentence 1, (2) though (4) (duty of information) and in Section 675f (4) Sentence 2 (compensation for fulfillment of ancillary obligations) of the German Civil Code do not apply.
- 9) Statements of account prepared free of charge. Postal rate is charged.
- 10) Electronic statements are not recognized by the German tax office. It is the responsibility of the taxpayer to ensure compliance with the specific taxation principles and requirements for the audit, documentation and retention of account statements.
- 11) Only health profession start-ups (doctors, dentists).
- 12) Changes to general information on the Bank can be found in our correspondence and account statements.
- 13) Current EEA states: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Iceland, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom of Great Britain and Northern Ireland.
- 14) Transfer by online and telephone banking, data transmission with electronic signature
- 15) IBAN stands for International Bank Account Number.
- 16) BIC is short for Bank Identifier Code
- 17) Third-state currencies are all currencies except for: Euro, British pound sterling, Bulgarian lev, Croatian kuna, Czech koruna, Danish krone, Hungarian forint, Icelandic krona, Latvian lats, Lithuanian litas, Norwegian krone, Polish zloty, Romanian leu, Swedish krona, Swiss franc (Liechtenstein only)
- 18) For SEPA transfer to Switzerland, Monaco, San Marino, Saint-Pierre, Miquelon, Jersey, Guernsey and Isle of Man in euro with IBAN/BIC, only the fee arrangement SHARE (0) is possible.
- 19) A BEN transfer is only valid if the Bank's payer proves in an individual case that the payee agrees to the /BEN/ regulation for charges. If the Bank receives a complaint over the deduction of the charge from the transfer amount, the Bank will credit the charges deducted to the payee and debit them from the payer's account.
- 20) Exception: SEPA transfer to Switzerland, Monaco, San Marino, Saint-Pierre, Miquelon, Jersey, Guernsey, Isle of Man only SHARE (0).
- 21) Definition of business days: see under 1.5 Business days and acceptance times of the Bank.
- 22) The annual price stated will not apply to credit cards included in an account management package (account model) of the Bank.
- 23) The drawing limit may be lower at third-party cash dispensers especially outside Germany
- 24) Fee not charged to holders of a SPECIAL Visa Gold card (credit card) or MasterCard Gold (credit card) and a SPECIAL Goldcard set (credit card)
- 25) Only charged if the customer is responsible for the circumstances leading to the replacement of the card and the Bank is not required to issue a replacement card.
- 26) Does not apply to emergency card (credit card)
- 27) Does not apply to CorporateWorld MasterCard (credit card)
- 28) Credit card invoices are sent free of charge in the form agreed as standard. Statements of account are always prepared free of charge.
- 29) This will not apply to disposals in Swiss franc, Norwegian krone, Swedish krona and Romanian lei.
- 30) The stated annual price does not apply to cards included as the content of an extend value-added package (except for the free second current account of BW extend gold).
- 31) Limit independently for every debit card issued on the account within account credit or previously extended credit.
- 32) For the price, please ask your branch office that issued the card.
- 33) Plus international use charge for currency translation.
- 34) Lottery, betting and casino transactions are treated as cash transactions.
- 35) For deposits made after 11:00 am, the next business day is taken as the day of deposit.
- 36) The posting date may differ from the actual payment date.
- 37) Additional fees may be incurred for transactions on foreign stock exchanges.
- 38) Applies to partial performance that is stand-alone order.
 - If sales takes place in a different depository as entered in customer portfolio, an allocation fee is charged. It is subject to depository and charged separately.
 - No fees are charged for provisional entry, change, cancellation and expiry of order.
- 39) Including subscription rights
- 40) GS = collective securities account, WR = securities held in safe custody
- 41) Calculated on the basis of the market value in the case of zero bonds and percentage-quoted profit participation
- 42) As per shares of the relevant price model
- 43) At customer's request (if due to circumstances within customer's control)
- 44) Based on the market value and portfolio holdings as of 31 December of the invoicing year. If there is no market value for portfolio holdings in nominal value, the charge is calculated based on the nominal value. For all other securities without available market value, a flat fee of EUR 2.50 plus sales tax is charged. No safe custody fee is charged for subscription rights.
 - For the safe custody of securities, a price of 0.150% + 19% VAT = 0.1785% is charged based on the market value. A minimum price of EUR 2.50 + 19% VAT = EUR 2.98 applies per securities account portfolio. This is charged if the price in the amount of 0.150% + 19% VAT = 0.1785% of the market value relative to individual custody accounts falls below this amount. A minimum price of EUR 20 + 19% VAT = EUR 23.80 applies per securities account portfolio. This is charged if the price for the safe custody of securities even taking into account a minimum price of 2.50 EUR + 19% VAT = EUR 2.98 per securities account falls below this amount.
- 45) Basic service charge is charged only once for the opening transaction. 1% on the option premium + EUREX fee is charged for the closing transaction. Basic service charge is charged only once for the opening transaction.
- 46) Prices include VAT at the statutory rate (currently 19%).
- 47) Auto safes only at Baden-Baden and Tübingen branches. Prices include VAT at the statutory rate (currently 19%).
- 48) This does not apply for SPECIAL Visa Card (credit card) or BW Basic Visa Card orange (debit card) in connection with Giro worldwide.
- 49) Fees do not apply abroad for holders of a SPECIAL VISA Card (credit card) in conjunction with Giro worldwide. Fees are waived for holders of a BW Basic Visa Card orange (debit card) in conjunction with Giro worldwide.
- 50) If the payment service provider of the recipient of the payment accepts such instant payments and confirms the bank in due time.
- 51) These are currently Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St-Pierre and Miquelon.
- 52) External sales are defined by LBBW as consolidated total sales.
- 53) Calculated on the basis of the following items: **Transfers (domestic in euro, SEPA):** Transfer orders: standing orders, online banking orders (domestic in euro, SEPA) individual transfer, collective transfer per individual item, data transmission orders/by data transmission with fax approval per individual item (additional), crediting a transfer without investment
Direct debit: Deposits by data transmission/by data transmission per individual item (additional), direct debit redemption (SEPA Core Direct Debit) without investment

Note: Postal rate and additional costs borne by the bank are partly not included in the above-mentioned rates and can be charged extra, if no charges have to be paid.