



The following translation is provided for the customer's convenience only. The contractual language is German. Therefore, German legal documents are binding in all respects and constructions, meanings or interpretations in the German legal documents shall prevail in case of inconsistency with the English version.

Please refer to the "Price and Services List" for further information about the bank.

## Conditions for SEPA instant credit transfers

**The following conditions apply to the execution of customer orders in the SEPA real-time credit transfer procedure. In addition, the terms and conditions for money transfers shall apply, unless otherwise agreed in the following.**

### 1. Key features

The customer can instruct the bank to transfer a sum of money in euros within the Single Euro Payments Area (SEPA, see annex) by SEPA instant credit transfer to the payee's payment service provider, provided that the payee's payment service provider uses the SEPA instant credit transfer procedure.

The payee's payment service provider is obliged to make the funds available to the payee, if possible, within seconds.

### 2. Amount limit

There is a limit on the amount that can be withdrawn, which can be found in the bank's list of prices and services and its price schedule.

### 3. Issuing the order

The customer issues the order with the bank online.

#### 4. **Receipt of the order**

The order can be accessed all day, every day.

#### 5. **Revocation of the order**

- 5.1. The customer can no longer revoke the order once it has been received by the bank. The exceptions in paragraphs 2 and 3 apply.
- 5.2. The bank and the customer can agree on a specific calendar day on which the order is to be executed (a forward order). The customer may revoke this order by notifying the bank up until the end of the business day preceding the agreed day.
- 5.3. The bank and the customer can agree on a specific time at which the order is to be executed (time-scheduled order). The customer may revoke this collection order by the end of the business day before the agreed day by notifying the bank.

#### 6. **Verification and rejection of the execution**

The bank checks the order before executing it.

##### 6.1. **Verification period**

The bank will check the order immediately upon receipt. The bank checks the scheduled order on the day of execution at the latest.

##### 6.2. **Scope of the verification**

The verification checks whether

- the order is incorrect
- and the execution conditions according to number 1.6 of the terms and conditions for credit transfers are met.

6.3. **Refusal to execute**

If the verification according to section 6.2 shows that the bank cannot process the order, the bank will refuse to execute the order. The bank will inform the customer of this immediately through the agreed channels.

6.4. **Non-use of the SEPA instant credit transfer scheme by the payee's payment service provider**

If the verification according to number 6.2 is successful, but the payee's payment service provider does not use the SEPA instant credit transfer scheme, the Bank shall not execute the order and shall notify the customer thereof without undue delay through the agreed communication channel.

## 7. Execution period

If the bank executes the order after completing the verification in accordance with section 6, the bank is obliged, in amendment of section 2.2.1 or section 3.2 of the terms and conditions for credit transfers, to ensure that the amount of money is received by the payee's payment service provider within seconds if possible.

## 8. Information about rejection of the payment service provider of the payment recipient

If the payment service provider of the payee does not make the amount of money available to the payee, the bank will inform the customer immediately using the agreed method.

## Attachment: List of countries and territories belonging to SEPA

### States of the European Economic Area (EEA)

#### Member States of the European Union:

Belgium, Bulgaria, Denmark, Germany, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Greece, Ireland, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, Czech Republic, Hungary, Cyprus.



**Other states:**

Iceland, Liechtenstein, Norway.

**Other countries and territories**

Andorra, Guernsey, Isle of Man, Jersey, Monaco, Saint Pierre and Miquelon, San Marino, Switzerland, Vatican City, United Kingdom of Great Britain and Northern Ireland.