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# Opening of accounts and deposits<sup>1</sup>

I hereby apply for the opening of accounts/deposits for the following agreements:

## 1. Current account agreement, billing cycle

The accounts are managed on an ongoing basis (current account) unless otherwise agreed. For a current account, the bank issues a statement of account at the end of each calendar quarter, unless a different accounting period is specified below:

Different billing cycle:

Please insert different billing cycle here

The legal effects of a billing statement and the obligation to check its contents and, if necessary, to raise objections are regulated in No. 7 of the General Terms and Conditions.

<sup>1</sup>Further information on the records required under the German Money Laundering Act, Banking Act and the Fiscal Code can be found on form 41.220, and information on records required under tax law can be found on form 41.320. These must be added to the account opening documents. <sup>2</sup>Please state if the account type is not recognisable from the account/deposit number. <sup>3</sup>The information is required for the correct withholding of the capital gains tax. <sup>4</sup>US nationality must always be stated (if applicable, in addition) (US FATCA Implementing Regulation). <sup>5</sup>The information is voluntary. <sup>6</sup>The use of electronic access media requires a separate agreement between the bank and the account/deposit holder. <sup>7</sup>Taxation Identification number (mandatory from 1 January 2018, if assigned by the Federal Central Tax Office).

## 2. Data transfer to SCHUFA and exemption from banking secrecy

The bank discloses personal data collected in the course of this contractual relationship to SCHUFA Holding AG (Kormoranweg 5, 65201 Wiesbaden) regarding the application, execution and termination of this business relationship, as well as data regarding non-contractual or fraudulent conduct. The legal basis for these transfers is Article 6 paragraph 1 letter b and Article 6 paragraph 1 letter f of the General Data Protection Regulation (GDPR). Transfers on the basis of Article 6(1)(f) GDPR may only take place if they are necessary to safeguard the legitimate interests pursued by the bank or a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data. Data exchange with SCHUFA also serves to fulfil legal obligations to conduct credit checks on customers (Section 505a of the German Civil Code, Section 18a of the German Banking Act).

In this regard, the customer also releases the bank from banking secrecy.

SCHUFA processes the data received and also uses it for the purpose of profiling (scoring) in order to provide its contractual partners in the European Economic Area and Switzerland and, if applicable, other third countries (provided that an adequacy decision by the European Commission exists for these) with information, among other things, for assessing the creditworthiness of natural persons. Further information on the activities of SCHUFA can be found in the SCHUFA information sheet pursuant to Art. 14 GDPR or can be viewed online at [www.schufa.de/datenschutz](http://www.schufa.de/datenschutz).

## 3. Inclusion of the terms and conditions

The bank's general terms and conditions apply to the business relationship. In addition, special conditions apply to individual business relationships, which contain deviations from or additions to these general terms and conditions; In particular, these are the conditions for cheque transactions, for transfer transactions, for payments by direct debit, for the girocard, for savings transactions, and for securities and futures trading. The wording of the individual regulations can be viewed at the Bank's premises. The account/deposit holder may also request that the general terms and conditions and special conditions be sent to them at a later date.

Place, date and signature:

Please insert place, date and signature (sample signature) here

### Data protection notice

The bank processes and uses the personal data collected from you in accordance with the provisions of the European General Data Protection Regulation (GDPR) and the Federal Data Protection Act (BDSG) to fulfil contractual obligations, within the framework of the balancing of interests, based on



your consent, due to legal requirements or in the public interest. For further details, please refer to our information on data protection and the relevant contractual documents.

The bank also processes and uses the personal data collected from you for the purposes of advertising or market or opinion research. You can object to the processing and use of your personal data for advertising purposes as well as market and opinion research at any time.

### Note on the processing of personal data in accordance with the EU Money Transfer Regulation

The "Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023 on the transmission of information accompanying transfers of funds and transfers of certain crypto-assets" (EU Money Transfer Regulation) serves the purpose of preventing, detecting and investigating money laundering and terrorist financing in money transfers/crypto-asset transfers. It obliges the bank to check and transmit information about the payer and payee when executing money transfers. This information consists of the name, customer identifier and, if applicable, the legal entity identifier (LEI) or, in the absence thereof, an available equivalent official identifier of the payer and payee and the payer's address.

For money transfers within the European Economic Area, the address and LEI do not need to be forwarded, but this information may be requested from the payee's payment service provider. When providing name and, where applicable, address, LEI (or, in the absence thereof, an available equivalent official identifier), the Bank uses the data stored in its systems to comply with legal requirements. The regulation ensures that it is always possible to clearly determine who the payer and the payee are from the payment transaction data records themselves. This also means that the bank must check payment data, answer inquiries from other credit institutions regarding the identity of the payer or payee and, upon request, make this data available to the relevant authorities.

Your IBAN\* is:

1  
2  
3  
4  
5


\*International Bank Account Number

The BIC\*\* is:


\*\*Bank Identifier Code

☐ You will receive the IBAN details by separate mail.