

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.

## Glossary of Payment Account Services

### General Services Associated with the Account

<b>Account Management</b>	The account provider manages the account used by the customer.
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### Payments (Without Cards)

<b>Transfer</b>	The account provider executes money transfers from the customer's account to another account upon the customer's instruction. A significant payment account service within the meaning of Sec. 2(6) of the German Payment Accounts Act (Zahlungskontengesetz – <b>ZKG</b> ) is present when a transfer in euros occurs within the EEA states.
<b>Credit of a Transfer</b>	The customer receives the amount of a transfer from the EEA states credited to his or her payment account in euros.
<b>Standing Order</b>	The account provider regularly transfers a fixed amount of money from the customer's account to another account upon the customer's instruction. A significant payment account service within the meaning of Sec. 2(6) ZKG is present when the transfer in euros occurs within the EEA states.
<b>Direct Debit</b>	The customer authorizes another person (recipient) to instruct the account provider to transfer money from the customer's account to the recipient's account. The account provider then transfers money from the customer's account to the recipient's account on one or more dates agreed upon by the customer and the recipient. The amount can vary. A significant payment account service within the meaning of Sec. 2(6) ZKG is present when the direct debit in euros occurs from EEA states.

<b>Justified Rejection of a Direct Debit</b>	A fee is charged when the payment service provider justifiably does not honor a direct debit in euros from EEA states.
<b>Justified Rejection of a Transfer Order</b>	A fee is charged when the payment service provider justifiably does not execute a transfer order in euros within EEA states.

## Cards and Cash

<b>Issuance of a Debit Card</b>	The account provider issues a payment card linked to the customer's account. The amount of each transaction using the payment card is directly and fully debited from the customer's account.
<b>Issuance of a Credit Card</b>	The account provider issues a payment card linked to the customer's account. The total amount of transactions using the payment card within an agreed period is debited from the customer's account in full or in part at a specified date. A credit agreement between the provider and the customer specifies whether interest is charged to the customer for using the credit.
<b>Cash Deposit</b>	The customer deposits cash in euros into his or her account at the counter or at an ATM of their payment service provider.
<b>Cash Withdrawal</b>	The customer withdraws cash from his or her account. A significant payment account service within the meaning of Sec. 2(6) ZKG is present when the cash withdrawal at the counter occurs in euros.
<b>Cash Withdrawal with the Debit Card at ATMs</b>	The customer withdraws cash in euros from his or her account using the debit card at an ATM within the EEA states.
<b>Cash Withdrawal with the Debit Card at Foreign ATMs in Foreign Currency</b>	The customer withdraws cash from his or her account using their debit card in foreign currency (not in euros) at foreign ATMs.
<b>Cash Withdrawal with the Credit Card at ATMs</b>	The customer withdraws cash in euros using the credit card at an ATM within the EEA states.
<b>Cash Withdrawal with the Credit Card at Foreign ATMs in Foreign Currency</b>	The customer withdraws cash using his or her credit card at foreign ATMs in foreign currency (not in euros).

<b>Use of the Debit Card for Payments in Foreign Currency</b>	The customer pays for goods or services in foreign currency (not in euros) at terminals using the debit card.
<b>Use of the Credit Card for Payments in Foreign Currency</b>	The customer pays for goods or services in foreign currency (not in euros) using his or her credit card.

## Overdrafts and Related Services

<b>Agreed Overdraft</b>	The account provider and the customer agree in advance that the customer can overdraw his or her account even if there is no money left in the account. The agreement specifies the maximum amount by which the account can be overdrawn and whether fees and interest are charged to the customer.
<b>Tolerated Overdraft</b>	The customer exceeds his or her balance or the agreed overdraft limit with a transaction. The transaction is still executed, and the payment account is accordingly debited.