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Pre-Contractual Information for the provision of Payment Services

pursuant to Sec. 675a of the German Civil Code (Bürgerliches Gesetzbuch – BGB) and Sec. 675d(1) BGB in conjunction with Art. 248 Sec. 4 of the Introductory Act to BGB (Einführungsgesetz zum Bürgerlichen Gesetzbuch - EGBGB) as Well as Sec. 312d BGB in conjunction with Art. 246b Sec. 1(1) No. 7-12, 15 and 19 EGBGB

1. Pre-Contractual Information on the Basic account, Current Account and Debit Card

1.1 Information about the Payment Service Provider

- (a) Name and summonable address of the main office, including e-mail addresses, relevant for communication with BBVA

Banco Bilbao Vizcaya Argentaria, S.A.
Plaza San Nicolás 4, 48005 Bilbao, Spain
consultasgenerales@bbva.com

- (b) Name and summonable address of German branch, including e-mail addresses, relevant for communication with BBVA

Banco Bilbao Vizcaya Argentaria, S.A., Niederlassung Deutschland

Neue Mainzer Straße 28, 60311 Frankfurt am Main, Deutschland
bbvabank@bbva.de

(c) Competent supervisory authority

The competent supervisory authorities for the main office of Banco Bilbao Vizcaya Argentaria, S.A. are the European Central Bank (Europäische Zentralbank), the Bank of Spain and the Spanish National Securities Market Commission (CNMV).

In addition, the competent supervisory authorities for the German branch Banco Bilbao Vizcaya Argentaria, S.A., Niederlassung Deutschland are the European Central Bank (Europäische Zentralbank), Sonnemannstraße 20, 60314 Frankfurt am Main, the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht – **BaFin**), Graurheindorfer Straße 108, 53117 Bonn and Marie-Curie-Straße 24-28, 60439 Frankfurt am Main, the German Central Bank (Deutsche Bundesbank), Wilhelm-Epstein-Straße 14, 60431 Frankfurt am Main and the Bank of Spain (Banco de España), calle Alcalá 48, Madrid (Internet: www.bde.es).

(d) Register maintained by the Federal Financial Supervisory Authority or any other relevant public register in which the payment service provider is registered, including its registration number or an equivalent identifier used in this register

The main office of Banco Bilbao Vizcaya Argentaria, S.A. is registered in the Commercial Register of Vizcaya (Spain), Volume 2083, Sheet 1, Page BI-17-A, 1st entry.

The German branch Banco Bilbao Vizcaya Argentaria, S.A., Niederlassung Deutschland is registered in the Commercial Register of the Local Court of Frankfurt am Main under HRB 81939.

1.2 Information regarding the Use of the Payment Service

(a) Essential characteristics of the payment service to be provided

BBVA sets up a payment account (current account) for the customer, credits incoming payments to the account, and processes payment transactions initiated by the customer (e.g., Transfers, Standing Orders, or Direct Debits) debiting this account, provided that the account has sufficient funds.

Specifically, the following services are covered by under the agreement:

- Account Management
- Cash Withdrawals at ATMs within the country (BBVA will not charge any fees for the withdrawal of cash at ATMs. Please note that, however, the credit institution that operates the ATM may charge a fee for the withdrawal of cash in an amount that is neither foreseeable nor controllable to BBVA.)
- Transfers
- Standing Orders
- Direct Debit charges
- Submission/collection of checks drawn on domestic banks
- Use of BBVA's online and telephone banking
- Debit Card with a PIN

- (b) Information or customer identifiers necessary for the proper initiation or execution of a payment order

In order for a customer to identify himself or herself for the proper initiation or execution of a payment order, the customer will need to use the following identifiers:

Target area	Currency	Customer Identifier of the Payee
Domestic	Euro	International Bank Account Number (IBAN)
Cross-border within the European Economic Area	Euro	IBAN
Domestic or within the European Economic Area	Currency other than Euro	<ul style="list-style-type: none"> • IBAN and Business Identifier Code (BIC) or • Account number and BIC
Outside the European Economic Area	Euro or other currency	<ul style="list-style-type: none"> • IBAN and BIC or • Account number and BIC

- (c) The method of consent for initiating a payment order or executing a payment transaction and the revocation of a payment order in accordance with Sec. 675j and 675p of the BGB

The customer authorizes the transfer order by signature or in the manner otherwise agreed with the bank (for example, PIN/TAN). This authorization also includes the

explicit consent that the bank retrieves (from its data records), processes, transmits, and stores the customer's personal data necessary for the execution of the transfer.

The customer can revoke the transfer order by notifying the bank until the bank receives the transfer order (for the point in which the transfer order is received, please refer to the following section 1.2(d)). Once the bank has received the transfer order, revocation is generally not possible unless specific conditions are met. If the customer uses a payment initiation service provider, they cannot revoke the transfer order with the bank after giving consent to the service provider. If a specific execution date for the transfer has been agreed upon, the customer can revoke the transfer or standing order until the end of the business day before the agreed date. After the specified times, revocation is only possible if the bank and customer agree, and the bank can prevent the execution or retrieve the transfer amount, with additional consent required from the payment initiation service provider and the recipient, and a fee may be charged for processing such revocations. Please refer to the "Price and Service List" for further information.

- (d) The point in time at which a payment order is deemed to have been received in accordance with Sec. 675n(1) of the BGB, and, if applicable, the time specified by the payment service provider in accordance with Sec. 675n(1) sent. 3 BGB

The transfer order becomes effective when it is received by the bank. This also applies if the transfer order is issued through a payment initiation service provider. Receipt occurs when the order is received in the bank's designated receiving facilities (for example, by receipt on the bank's online banking server).

- (e) The maximum execution time for the payment services to be provided

The maximum execution time for a transfer amount to reach the payment service provider of the recipient is specified in the "Price and Service List".

- (f) An indication of whether it is possible to agree on transaction limits for the use of a payment instrument in accordance with Sec. 675k(1) of the BGB.
Limits on ATM's withdrawal:

An indication of whether it is possible to agree on transaction limits for the use of a payment instrument in accordance with Sec. 675k(1) of the BGB is specified in the "Price and Service List".

- (g) Details regarding payment and fulfillment

Each transfer order from the customer will be automatically booked by BBVA through the customer's payment account. BBVA will process all transfer orders as further specified in the "Price and Service List".

1.3 Regarding Fees, Interest, and Exchange Rates

- (a) All fees that the payment service user must pay to the payment service provider, including those based on how and how often the required information is to be provided, and, if applicable, a breakdown of these fees

For the fees that the payment service user must pay to the payment service provider, please refer to the "Price and Service List".

- (b) If applicable, the interest rates (including credit interest on amounts deposited in the current account) and exchange rates used or, in the case of reference interest rates and exchange rates, the method for calculating the actual interest and the relevant date and index or basis for determining the reference interest rate or exchange rate.

For the applicable interest rates, please refer to the "Price and Service List".

- (c) Any specific additional costs that the consumer must bear for the use of the means of distance communication, if such additional costs are charged by the institution

BBVA does not charge the customer with any additional costs for the use of the means of distance communication.

1.4 Tolerated Overdraft

- (a) **Definition and Usage Restrictions**

Tolerated overdrafts are overdrafts on a current account without an agreed overdraft facility or overdrafts exceeding the contractually agreed limit of an existing overdraft facility (e.g., discretionary credit, credit line). Tolerated overdrafts are not real estate consumer loan agreements but general consumer loan agreements.

Restriction on Use: The account holder may not use tolerated overdrafts for the acquisition or maintenance of property rights in land (including condominium ownership), existing or to-be-constructed buildings (including the purchase of a prefabricated house), or for the acquisition or maintenance of rights equivalent to land (including hereditary building rights and independent building ownership). This also

includes using tolerated overdrafts to avert a forced or partition auction. However, the account holder may use tolerated overdrafts for the renovation or maintenance of a property.

No Security by Real Estate Lien/Encumbrance: If a real estate lien or encumbrance has been or will be provided as security in favor of the Bank, or if an abstract promise of debt has been or will be assumed in connection with the provision of this real estate lien or encumbrance (collectively "the **Security**"), the Security does not serve to secure the bank's claims from this general consumer loan agreement. This agreement takes precedence over any security purpose agreement applicable to the security if and to the extent that the security purpose agreement specifies otherwise.

(b) Obligations of the account holder

The account holder is obliged not to overdraw the current account or, in the case of an agreed overdraft facility, to adhere to the credit limit agreed with the Bank.

(c) Repayment

If the bank tolerates an overdraft, the overdraft must be repaid immediately, but no later than within two weeks, unless another agreement has been made with the Bank.

(d) No entitlement

The account holder has no entitlement to a tolerated overdraft.

(e) Interest rate for tolerated overdrafts

The interest rate for tolerated overdrafts is specified in the "Price and Services List".

1.5 Regarding Communication

- (a) The means of communication agreed upon between the parties for the transmission of information and notification obligations, including the technical requirements for the payment service user's equipment and software.

The means of communication agreed upon for the transmission of information and notification obligations between the customer and BBVA are email or the BBVA app (the Online-Banking Mailbox). The BBVA Online-Banking Mailbox Conditions shall apply.

- (b) Information on how and how often the information required under this article is to be communicated or made accessible.

All pre-contractual information and agreement are made available to the customer during the Onboarding in the BBVA-Banking Application. In addition, these documents will be sent to the email address of the customer before the conclusion. The pre-contractual and contractual information will be available for the customer at all times on the website of BBVA under www.bbva.com.

- (c) The language or languages in which the contract is to be concluded and in which communication is to take place for the duration of the contractual relationship.

The agreement is to be concluded in German. The communication for the duration of the contractual relationship is also to take place in German.

- (d) A notice of the payment service user's right to receive information and contractual terms in a document.

During the term of the agreement, the customer may at any time request the transmission of the contractual terms and this pre-contractual information in paper form or on another durable medium.

1.6 Regarding Protective and Remedial Measures

- (a) If applicable, a description of how the payment service user should securely store a payment instrument and how they fulfill their notification obligation to the payment service provider in accordance with Sec. 675I(1) sentence 2 of the BGB.

The Debit Card must be stored with special care to prevent it from being lost or misused; it should not be left unattended in a vehicle, as it can be misused (e.g., within the girocard system). The customer must ensure that no one else learns the personal identification number (**PIN**).

If the customer notices the loss, theft, misuse, or unauthorized use of the card or PIN, they must immediately notify the bank, preferably the account-holding branch, or the Central Blocking Service (phone: 116 116 from within Germany and +49 116 116 from abroad). If the customer suspects unauthorized possession or misuse of the card or PIN, they must also immediately report it. The customer must also promptly notify BBVA of any unauthorized or incorrectly executed card transactions.

- (b) A description of the secure procedure for notifying the payment service user by the payment service provider in the event of suspected or actual fraud or security risks.

BBVA will inform the customer of the relevant reasons for the blocking of the Debit Card, the initiation of retrieval of the Debit Card (e.g., at ATMs) and the deleting of the digital Debit Card, if possible before, but at the latest immediately after the blocking, initiation or deleting.

- (c) If agreed, the conditions under which the payment service provider reserves the right to block a payment instrument in accordance with Sec. 675k (2) of the BGB.

BBVA may block the Debit Card and arrange for the Debit Card to be confiscated (e.g., at ATMs) or request the deletion of the digital Debit Card or arrange for it themselves,

- if they are entitled to terminate the card contract for an important reason,
- if factual reasons related to the security of the card justify this, or
- if there is suspicion of unauthorized or fraudulent use of the card.

- (d) Information on the payer's liability in accordance with Sec. 675v of the BGB, including details on the maximum amount.

The customer's liability for unauthorized transactions due to lost, stolen, or misused payment instruments is limited to 50 euros. The customer is, however, not liable for damages

- If they could not have noticed the loss or misuse before the unauthorized transaction or if the loss was caused by BBVA's employee or agent;
- If BBVA did not require or the payee did not accept strong customer authentication, unless the payer acted fraudulently; or
- After notifying BBVA of the loss or if the provider did not fulfill its duty, unless the payer acted fraudulently.

The customer is fully liable for damages if they acted fraudulently or through gross negligence violated their duties or agreed conditions for using the payment instrument.

- (e) Information on how and within what period the payment service user must notify the payment service provider of unauthorized or incorrectly initiated or executed payment transactions in accordance with Sec. 676b of the BGB, as well as information on the

payment service provider's liability for unauthorized payment transactions in accordance with Sec. 675u of the BGB.

The customer must inform BBVA without undue delay after discovering an unauthorized or incorrectly executed payment transaction.

In the event of an unauthorized payment transaction, BBVA has no claim against the customer for reimbursement of its expenses. BBVA is obliged to refund the payment amount to the customer without undue delay and, if the amount has been debited from a payment account, to restore the payment account to the state it would have been in had the unauthorized payment transaction not occurred. This obligation must be fulfilled immediately, but no later than the end of the business day following the day on which BBVA was notified that the payment transaction was unauthorized or otherwise became aware of it.

- (f) Information on the payment service provider's liability for the initiation or execution of payment transactions in accordance with Sec. 675y of the BGB.

If a payment transaction initiated by the customer fails or is executed incorrectly, the customer can demand immediate and full reimbursement from BBVA. If fees were wrongly deducted against Sec. 675q(1) of the BGB, BBVA must transfer the deducted amount to the customer. Liability is waived if BBVA proves the payment was received in full by the payee's payment service provider.

If a payment transaction initiated by the payer is delayed, the payer's payment service provider must assert the claim against the payee's payment service provider. The payer's payment service provider can demand that the payee's payment service provider credit the payment amount to the payee's account as if the transaction had been executed properly. If the payer's payment service provider proves that the payment amount was received on time by the payee's payment service provider, the liability ceases.

If a payment transaction initiated by or through the payee is delayed, the payee's payment service provider must credit the payment amount to the payee's account as if the transaction had been executed properly. If the payee's payment service provider proves that it transmitted the payment order to the payer's payment service provider on time, the payer's payment service provider must refund the payer the full payment amount immediately. If the payer's payment service provider proves that the payment amount was merely received late, the payee's payment service provider must credit the payment amount to the payee's account accordingly.

Claims do not exist if the order was executed with an incorrect identifier provided by the customer, but the customer can request recovery attempts. The customer can also

demand reimbursement of fees and interest related to non-execution or incorrect execution.

- (g) The conditions for refunds in accordance with Sec. 675x of the BGB.

The payer can request a refund if the exact amount was not specified at authorization and the payment exceeds what the payer could reasonably expect based on past spending, contract terms, and specific circumstances. Refunds must be credited with a value date no later than the debit date, and the payer must provide evidence if requested. For SEPA Core and Business-to-Business Direct Debits, refunds can be requested without reasons, even if general conditions are not met. The payer can waive refund rights if they directly authorized the payment and were informed at least four weeks before the due date. Refund claims must be made within eight weeks of the debit date. The provider must refund or explain rejection within ten business days and inform the payer of complaint options and conciliation bodies if rejected. Refund requests for SEPA Direct Debits within the eight-week period cannot be rejected.

1.7 Regarding Changes to Terms and Termination of the Payment Service Framework Contract

- (a) If agreed, an indication that the payment service user's consent to a change in the contractual terms is deemed to have been given if they have not notified the payment service provider of their rejection before the date on which the amended contractual terms are to take effect, in accordance with Sec. 675g BGB.
- (b) Changes to the payment service framework contract will only be made in accordance with Sec. 1.2 of the General Terms and Conditions. The duration of the payment service framework contract.

There is no minimum duration of the agreement.

- (c) A notice of the payment service user's right to terminate the contract, as well as other termination-related agreements in accordance with Sec. 675g(2) and Sec. 675h BGB. The termination rules specified in Sec. 18 and 19 of the General Terms and Conditions apply to both the customer and the bank.

1.8 Contractual Clauses on the Applicable Law or Competent Court for the Payment Service Framework Contract

The business relationship between the customer and BBVA is governed by German law. BBVA also applies the law of the Federal Republic of Germany to the pre-contractual relationship. Sec. 6.2 and 6.3 of the General Terms and Conditions apply with regard to jurisdiction. Besides that, there is no contractual jurisdiction clause.

1.9 A Notice on the Complaint Procedures in accordance with Sec. 60 to 62 of the Payment Services Supervision Act (Zahlungsdiensteaufsichtsgesetz) and the Extrajudicial Redress Procedure in accordance with Sec. 14 of the Injunctions Act (Unterlassungsklagengesetz).

- The customer can file a complaint with **BaFin** at any time if they believe the Bank has violated the provisions of this law, Sec. 675c to 676c of the BGB, or Article 248 of the EGBGB. Complaints must be submitted in writing, electronically, or recorded in writing at BaFin and should include the facts and reasons for the complaint. BaFin does not charge any fees for handling complaints. However, any expenses incurred by the parties involved, such as postage or telephone costs, as well as costs for hiring a representative (e.g., a lawyer), will not be reimbursed.
- The customer can also file a complaint with BBVA. For this purpose, BBVA has established appropriate and effective procedures for resolving complaints related to the rights and obligations of payment service users under Sec. 675c to 676c BGB or Article 248 EGBGB.
- The customer has the opportunity to file a written complaint (by letter or email) with the consumer arbitration board established at the German Central Bank.

The German Central Bank is responsible for disputes arising from the application of:

1. The provisions of the German Civil Code concerning distance contracts for financial services,
2. Sec. 491 to 508, 511, and 655a to 655d of the BGB as well as Article 247a Sec. 1 EGBGB,
3. The provisions concerning payment services contracts in a) Sec. 675c to 676c BGB, b) Regulation (EU) 2021/1230 of the European Parliament and of the Council of 14 July 2021 on cross-border payments in the Union (codified text) (OJ L 274 of 30.7.2021, p. 20), c) Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009 (OJ L 94 of 30.3.2012, p. 22), as amended by Regulation (EU) No 248/2014 (OJ L 84 of 20.3.2014, p. 1),

d) Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions (OJ L 123 of 19.5.2015, p. 1),

4. The provisions of the Payment Services Supervision Act, insofar as they establish obligations of e-money issuers or payment service providers towards their customers, or
 5. The provisions of the Payment Accounts Act that regulate the relationship between a payment service provider and a consumer.
- The customer has the opportunity to file a written complaint (e.g., by letter, fax or email) or one recorded with the consumer arbitration board established at the German Federal Financial Supervisory Authority.

The German Federal Financial Supervisory Authority is responsible for disputes arising from the application of:

1. of the provisions of the Capital Investment Code, when consumers are involved in the dispute, or
 2. other provisions in connection with contracts that concern banking transactions according to Section 1 paragraph 1 sentence 2 of the Banking Act or financial services according to Section 1 paragraph 1a sentence 2 of the Banking Act, between consumers and companies supervised under the Banking Act. Furthermore, the customer has the option to file a written complaint or one recorded at the Federal Financial Supervisory Authority, Graurheindorfer Straße 108, 53117 Bonn, at any time about violations of the Bank against the Payment Services Supervision Act (**ZAG**), Sections 675c to 676c BGB, or against Article 248 EGBGB.
- The European Commission has established a European Online Dispute Resolution platform (ODR platform) at <http://ec.europa.eu/consumers/odr/>. Consumers can use this platform for the out-of-court resolution of disputes arising from online contracts with companies based in the EU. It is a free, internet-based tool for contacting the business in case of problems with online purchases or for referring the matter to alternative dispute resolution procedures.

2. Revocation Instruction

Section 1

Right of Revocation

You may revoke your contractual declaration **within 14 days without providing any reasons by means of a clear statement**. The period begins after the conclusion of the contract and after you **have received** the contractual terms, including the General Terms and Conditions, as well as **all the information listed below in Section 2** on a durable medium (e.g., letter, fax, email). **To meet the revocation deadline, it is sufficient to send the revocation in a timely manner** if the declaration is made on a durable medium. The revocation should be addressed to:

By post:
Banco Bilbao Vizcaya Argentaria, S.A., Branch Office Germany
Neue Mainzer Straße 28
60311 Frankfurt am Main

By email: kundenservice@bbva.de

Section 2

Information Required for the Commencement of the Revocation Period

The information referred to in Section 1, Sentence 2 includes the following details:

General Information:

1. The existence or non-existence of a right of revocation, as well as the conditions, details of its exercise, particularly the name and address of the person to whom the revocation is to be declared, and the legal consequences of the revocation, including information about the amount the consumer must pay for the provided service in the event of revocation, if they are obliged to pay compensation for value (underlying provision: Sec. 357b of the German Civil Code);
2. The Member States of the European Union whose law the payment service provider bases the establishment of relations with the consumer before the conclusion of the contract;
3. Details regarding payment and fulfillment;

Information on the Provision of Payment Services:

1. About the payment service provider
 - a) The name and the address of its main office, as well as all other addresses, including email addresses, relevant for communication with the payment service provider;
 - b) The name and address of its agent or branch in the Member State where the payment service is offered;

c) The supervisory authorities responsible for the payment service provider and the register maintained by the Federal Financial Supervisory Authority or any other relevant public register in which the payment service provider is registered as authorized, as well as its registration number or an equivalent identifier used in this register;

2. About the use of the payment service

a) A description of the essential characteristics of the payment service to be provided;

b) Information on customer identifiers necessary for the proper initiation or execution of a payment order;

c) The manner of consent for the initiation of a payment order or the execution of a payment transaction and the revocation of a payment order (underlying provisions: Sec. 675j and 675p of the BGB);

d) The time at which a payment order is deemed to have been received (underlying provision: Sec. 675n paragraph 1 of the BGB);

f) The maximum execution time for the payment services to be provided;

g) A note on the possibility of agreeing on transaction limits for the use of a payment instrument (such as a payment card) (underlying provision: Sec. 675k(1) of the BGB);

3. About Fees, Interest, and Exchange Rates

a) All fees that the consumer must pay to the payment service provider, including those that depend on how and how often the required information is provided;

b) The applicable interest rates and exchange rates or, in the case of reference interest rates and exchange rates, the method for calculating the actual interest as well as the relevant date and the index or basis for determining the reference interest rate or exchange rate;

4. About Communication:

a) The means of communication agreed for the transmission of information and notification obligations, including the technical requirements for the consumer's equipment and software;

b) Information on how and how often the information to be provided by the payment service provider before and during the contractual relationship, before the execution of payment transactions, and for individual payment transactions is to be communicated or made accessible;

c) The language or languages in which the contract is to be concluded and in which communication is to take place for the duration of the contractual relationship;

d) A note on the consumer's right to request the transmission of the contractual terms and the pre-contractual information mentioned in this revocation instruction in paper form or on another durable medium at any time during the contract term;

5. About Protection and Remedial Measures

a) A description of how the consumer should securely store a payment instrument and how they fulfill their obligation to promptly report the loss, theft, misuse, or other unauthorized use of a payment instrument to the payment service provider or a designated entity after becoming aware of it (underlying provision: Sec. 675l paragraph 1 sentence 2 of the German Civil Code);

b) A description of the secure procedure for notifying the consumer by the payment service provider in case of suspected or actual fraud or security risks;

c) The conditions under which the payment service provider reserves the right to block a payment instrument (underlying provision: Sec. 675k paragraph 2 of the German Civil Code);

d) Information on the consumer's liability in case of loss, theft, misplacement, or other misuse of the payment instrument, including details on the maximum amount (underlying provision: Sec. 675v of the BGB);

e) Information on the payment service provider's liability for unauthorized payment transactions (underlying provision: Sec. 675u of the BGB);

f) Information on how and within what period the consumer must report unauthorized or incorrectly executed payment transactions to the payment service provider (underlying provision: Sec. 676b of the BGB);

g) Information on the payment service provider's liability for non-execution, incorrect execution, or delayed execution of payment transactions, as well as information on its obligation to investigate non-executed or incorrectly executed payment transactions upon request (underlying provision: Sec. 675y of the BGB);

h) The conditions for the consumer's right to reimbursement in the case of an authorized payment transaction initiated by or through the payee (e.g., SEPA direct debits) (underlying provision: Sec. 675x of the BGB);

6. About Changes to Conditions and Termination of the Payment Service Framework Contract

a) The term of the payment service framework contract;

b) A note on the consumer's right to terminate the contract;

7. The contractual clauses on the law applicable to the payment service framework contract or the competent court;

8. A note on the complaint procedures available to the consumer for alleged violations by the payment service provider of its obligations (underlying provisions: Sec. 60 to 62 of the Payment Services Supervision Act) as well as on the out-of-court redress procedures available to consumers (underlying provision: Sec. 14 of the Injunctions Act).

Section 3

Consequences of Revocation

In the event of a valid revocation, **the mutually received benefits must be returned**. You are obliged to pay compensation for the value of the service provided up to the point of revocation if you were informed of this legal consequence before submitting your contractual declaration and expressly agreed that the execution of the consideration could begin before the end of the revocation period. If there is an obligation to pay compensation for value, this may result in you having to fulfill the contractual payment obligations for the period up to the revocation. **Your right of revocation expires** prematurely if the contract has been **fully performed by both parties at your express request** before you have exercised your right of revocation. **Obligations to refund payments must be fulfilled within 30 days**. This period begins for you with the dispatch of your revocation declaration, for us with its receipt.

Upon revocation of this contract, you are also no longer bound by any related contract if the related contract pertains to a service provided by us or a third party based on an agreement between us and the third party.

End of the revocation notice