

Price List applicable to users who register with an address in Germany

For new customers who have signed on 28th of June 2021, or later the new prices apply.

(List of Prices and Services)

(Version 3.2, Date: 07.09.2021)

Please visit our website for further information on our fees and services.

Account Management	Price
FINTECHOS Account	Free
FINTECHOS Business 0,1% cashback will be credited on all purchases with the FINTECHOS Business Mastercard each month.	Free
FINTECHOS Business Smart Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard FINTECHOS Business account our Smart Account includes a FINTECHOS-Business World-MasterCard.	4,90 € per month (membership fee)
FINTECHOS Business You Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard FINTECHOS Business account our premium product includes an attractive insurance package.	9.90 € per month (membership fee)
FINTECHOS Business Metal Your membership fees are debited automatically from your account every month. 0,5% cashback will be credited on all purchases with the FINTECHOS Business Metal Mastercard each month. The FINTECHOS Business Metal account comes with a World Mastercard, access to exclusive partner offerings, dedicated customer support and a comprehensive insurance package.	16.90 € per month (membership fee)
FINTECHOS Smart	4,90 € per month (membership fee)

Your membership fees are debited automatically from your account every month.

In addition to all the benefits of the standard FINTECHOS account our Smart Account includes a FINTECHOS-World-MasterCard.

FINTECHOS You

Your membership fees are debited automatically from your account every month.

In addition to all the benefits of the standard FINTECHOS account and a redesigned World Mastercard, our premium product includes an attractive insurance package.

9.90 € per month
(membership fee)

FINTECHOS Metal

Your membership fees are debited automatically from your account every month.

The FINTECHOS Metal account comes with a World Elite Mastercard, access to exclusive partner offerings, dedicated customer support and a comprehensive insurance package.

16.90 € per month
(membership fee)

Deposit Fee for balances more than 50.000 €¹

0.5 % per year

Payment Card

Virtual Card

Free

Physical Card and Delivery Fee (Debitcard)

10,00 €/Not applicable to premium account holders

Maestro card and Delivery Fee

10,00 €/Not applicable to premium account holders

Receiving an Extra World Mastercard (Debitcard)¹

10.00 €

Cashless Payments

¹ The right to apply for the issue of an extra card is solely assigned to N26 premium customers (N26 Smart, N26 You, N26 Metal, N26 Business Smart, N26 Business You and N26 Business Metal). The Extra Card is a Mastercard (Word). Customers cannot apply for the issue of an extra N26 Metal Card or a third N26 mastercard.

Cashless payments with Mastercard & Maestro Card in all currencies around the world

Free

Conversion to real exchange rate without foreign currency surcharge

Withdrawals / Deposits

¹

Deposit fee only applies to customers who opened a current account on or after 19.10.2020.

Mastercard withdrawals at ATMs in EUR²

Withdrawals outside Germany

Free

Withdrawals inside Germany: Fair Use policy

- Customers with FINTECHOS standard account

3 free ATM withdrawals per

calendar month, 2.00 € per additional withdrawal

- Customers with a FINTECHOS Smart, FINTECHOS Business Smart, FINTECHOS You and FINTECHOS Business You account

5 free ATM withdrawals per

calendar month, 2.00 €

per

additional withdrawal

- Customers with a FINTECHOS Metal and FINTECHOS Business Metal account

8 free ATM withdrawals per

calendar month, 2.00 € per

additional withdrawal

² Some ATM operators may charge you a direct fee, which is independent of our charges. The fee amount will be shown to you before the withdrawal at the ATM and collected by the ATM operator. Fair Use policy does not apply to customers with original shipping address in Austria. N26 Flex and basic account are excluded.

<u>Mastercard withdrawals at ATMs in other currencies:</u>	
For FINTECHOS You, FINTECHOS Metal, FINTECHOS Business You and FINTECHOS Business Metal users	Free
For Business, Current Account, FINTECHOS Smart, FINTECHOS Business Smart	1.7% of amount drawn
<u>Maestro card withdrawals at ATMs worldwide in EUR</u>	
	2.00 € per withdrawal
<u>Maestro card withdrawals at ATMs worldwide in other currencies</u>	
	2.00 € per withdrawal + 1.7% of amount drawn
CASH26 withdrawals	
Does not apply for FINTECHOS Flex and basic account customers. Available in all supported countries - to be found within "CASH-Map" in the FINTECHOS App.	Free Max. 900 € within 24 h; max. 200 € per withdrawal; max. limit per 24h of 999 € on both withdrawals and deposits combined.
CASH26 deposits	
The fees will be debited directly from your FINTECHOS account. Available in all supported countries - to be found within the "CASH-Map" in the FINTECHOS App.	1.5% of amount deposited Max. 999 € within 24 h; min. 50 € per deposit; max. limit per 24h of 999 € on both withdrawals and deposits combined.
Instant Account Funding with Stripe	
Limits: min. 20 € and max. 150 € per deposit and max. 450 € per month. The fees will be debited directly from your FINTECHOS account	3% of amount deposited
Transfers & Debits	
Transfers received from EEA states and Switzerland in EUR	Free
Transfers within and among EEA states and to Switzerland in EUR	Free
Fee for incoming transaction*	12,50€ + 0,1 % of transaction amount.
Incoming transfers provided on SWIFT network (MT103) The fee will be charged separately from the amount of the transaction.	Maximum fee is 100€. Transactions below 150€ are free of charge.
Valid refusal of direct debit due to insufficient funds	3.00 € per refusal
Interest Rates	

8.9% p.a. debit interest

Approved Overdraft

The debit interest rate for Overdraft Interest is variable and amounts to 8.9 percentage points above the applicable interest rate for each instance of main refinancing operations of the European Central Bank. Interest is charged on a quarterly basis and debited from your FINTECHOS account.

8.9% p.a. debit interest

Tolerated Overdraft

The debit interest rate for Overdraft Interest is variable and amounts to 8.9 percentage points above the applicable interest rate for each instance of main refinancing operations of the European Central Bank. Interest is charged on a quarterly basis and debited from your FINTECHOS account.

Other Fees

4

Only applies to Business Customers and new customers since 28.06.2021. Does not apply to Premium Members with a Metal-Membership.

Ordering a replacement card

10.00 €

The fee will be charged for the replacement of cards which were lost, stolen or misappropriated or in case of other unauthorised use of the card. This does not apply, where the circumstances that have led to the replacement are imputable to the Bank or where the Bank is responsible for these circumstances. In other cases, the fee will only be charged if the issuing of a replacement card results from circumstances for which you bear responsibility and under which we are not legally obliged to supply a replacement card. The fee will be debited from your FINTECHOS account immediately.

Express delivery of a replacement card incl. card Express delivery:
approx. 1-3 business days.

30.00 €

45.00 €

Ordering a replacement FINTECHOS Metal card

The reduced fee will be charged for the replacement of cards which were lost, stolen or misappropriated or in case of other unauthorised use of the card. This does not apply, where the circumstances that have led to the replacement are imputable to the Bank or where the Bank is responsible for these circumstances. In other cases, the fee will only be charged if the issuing of a replacement card results from circumstances for which you bear responsibility and under which we are not legally obliged to supply a replacement card. The fee will be debited from your FINTECHOS account immediately.

Express delivery of replacement FINTECHOS Metal card incl. card Express delivery: approx. 1-3 business days.	65.00 €
Express delivery for other payment cards incl. card (e.g. initial card) Express delivery: approx. 1-3 business days.	25.00 €
ECA (Emergency Cash Advance) Every Customer with the Debit Mastercard (DMC) World (FINTECHOS You), DMC World Elite (FINTECHOS Metal) or DMC Business (FINTECHOS Business) is entitled to use the Emergency Cash Advance (ECA) Service for a fixed fee of EUR 130 The service provides cash payment of up to EUR 500 following the loss of the DMC World, DMC World Elite or DMC Business card. The Customer can request the amount to be paid out in any country which has a Western Union (or Western Union partner bank) branch.	130.00 € per service provision
Gambling Fee for Mastercard payments at casinos, lotteries and betting offices	3% of amount paid
Investigation Request The price shall only be charged if the investigation of circumstances was initiated by the customer.	15.00 € plus possible costs of the credit institute providing information incurred
Bank Inquiry	25.00 €
Support for independent account switch FINTECHOS provides helpful forms on request for the payment partner to find out about and to close the old account.	Free
Help to switch account pursuant to the ZKG – Notification of the recipient by FINTECHOS Only for customers with original shipping address in Germany.	5.00 € (lump sum)
Help to switch account pursuant to the ZKG -- Notification of the credit payer by FINTECHOS Only for customers with original shipping address in Germany.	5.00 € (lump sum)
Help to switch account pursuant to the ZKG – Setting up standing orders through FINTECHOS Only for customers with original shipping address in Germany.	10.00 € (lump sum)

Other Accounts

FINTECHOS Flex

Only for customers with original shipping address in Germany.⁵

6.00 € per month

FINTECHOS Basic Account

Only for new customers who do not have any other current account with another bank and asked FINTECHOS for a basic account with the minimum banking service (Basiskonto) acc. to Sec. 38 German Payment Accounts Act (ZKG), (pls see our application template in support center). This basic account is different from the standard FINTECHOS account.⁴

6.00 € per month

Withdrawals at ATMs and CASH26 Partners for FINTECHOS Flex and basic account customers⁶

The fees per withdrawal at ATMs or at our CASH26 Partner will be debited automatically from your account. The fees apply for the Mastercard and Maestro card.

In €:

2.00 € per cash withdrawal at ATMs worldwide

In other currencies:

2.00 € per cash withdrawal at ATM plus

1.7% of amount drawn

2.00 € per withdrawal at CASH26 partners

⁵

The fees will be debited automatically from your FINTECHOS account every month.

⁶

Some ATM operators may charge you a direct fee, which is independent of our charges. The fee amount will be shown to you before the withdrawal at the ATM and collected by the ATM operator.

General Information on the Bank

Official Bank Name and Address

FINTECHOS Bank GmbH

Rungestr. 22 (3. Hinterhof)

10179 Berlin

Telephone:

+49 (0) 30 364 286 880

Contact:

<https://support.FintechOS.com/contact>

Internet:

<https://FintechOS.com>

Contact

address for complaints:

beschwerden@FintechOS.com

Competent Supervisory Authorities

Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority), Graurheindorfer Straße 108, 53117 Bonn, Germany

Entry in the German Commercial Register

FINTECHOS Bank GmbH

Berlin District Court Charlottenburg, HRB 170602B

Contractual Language

The contractual language for the Bank's business relationships with Customers is German.

Bank Business Days

A business day is any day on which the payment service provider involved in the execution of a payment transaction carries out the business operations required for the execution of payment transactions. The bank carries out the business operations required for the execution of payment transactions on all working days, with the exception of:

- Saturdays
- Christmas Eve (24 December)
- New Year's Eve (31 December)
- Working days on which the branch of the bank keeping the account is closed owing to particular local circumstances (e.g. Carnival, general employee assemblies) and notification of which has been posted in advance in the entrance area of the branch.

For the execution of SEPA-payments, the bank maintains the required business on all business days except:

- New Year's Day (January 1)
- Good Friday
- Easter Monday
- Labor Day (May 1)
- Christmas Day (December 25)
- St. Stephen's Day (December 26)

Note

Customers can use their payment card at any time. The regulation of business days only affects the processing of payments through the Bank.

Cut-off Times for Transfer Orders

Paperless orders

before 8.00pm on bank business days

Paper-based

before 8.00pm on bank business days

Note

In the event that a transfer order is submitted on a business day after the above-mentioned deadlines, it will be treated as having been submitted on the following business day for the purposes of payment execution deadlines.

Execution Periods

Transfers

The bank is obliged to ensure that the transfer amount is received by the payee's payment service provider at the latest as set out below:

Paperless transfer order max. 1 business day

Paper-based transfer order max. 2 business days

Requirements for SEPA:

- the transferor has provided his/her IBAN (International Bank Account Number) and the payee's IBAN
- payee bank participates in the SEPA transfer scheme

SEPA Core Direct Debit

The execution period indicated presupposes that the payee bank also participates in the SEPA transfer scheme. Further information can be obtained from the bank upon request.

Mastercard - Card

The bank is responsible for ensuring that the card payment amount arrives at the payee's payment provider within the following deadlines:

Card payments in Euro within the European Economic Area (EEA) max. 1 business day

Card payments within the European Economic Area (EEA) in another EEA currency besides the Euro max. 1 business day

Card payments outside the EEA

the card payment will be processed as soon as possible

Maestro - Card

The bank is responsible for ensuring that the card payment amount arrives at the payee's payment provider within the following deadlines:

Card payments in Euro within the European Economic Area (EEA) max. 1 business day

Card payments within the European Economic Area (EEA) in another EEA currency besides the Euro max. 1 business day

Card payments outside the EEA

the card payment will be processed as soon as possible

Note

The EEA currently comprises the EU-States: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal (including the Azores, Madeira), Romania, Sweden, Slovakia, Slovenia, Spain (including the Canary Islands), United Kingdom (including Gibraltar), as well as Cyprus, Iceland, Liechtenstein and Norway.

Exchange Rate for Foreign Currency Trades for Private Customers

The exchange rate for card use abroad stems from the general terms and conditions for the FINTECHOS Mastercard.

Statutory Deposit Protection

FINTECHOS Bank GmbH is a member of the compensation scheme of German Banks GmbH. Your deposit is protected by a statutory deposit protection system. In the event of FINTECHOS insolvency, your deposits will in all cases be reimbursed up to the value of € 100,000.00.

Price List applicable to users who register with an address in Germany

(List of Prices and Services)

(Version 3.1, Date: 18.03.2021)

Please visit our website for further information on our fees and services.

Account Management	Price
FINTECHOS Account	Free
FINTECHOS Business 0,1% cashback will be credited on all purchases with the FINTECHOS Business Mastercard each month.	Free
FINTECHOS Business Smart Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard FINTECHOS Business account our Smart Account includes a FINTECHOS-Business World-MasterCard.	4,90 € per month (membership fee)
FINTECHOS Business You Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard FINTECHOS Business account our premium product includes an attractive insurance package.	9.90 € per month (membership fee)

FINTECHOS Business Metal Your membership fees are debited automatically from your account every month. 0,5% cashback will be credited on all purchases with the FINTECHOS Business Metal Mastercard each month. The FINTECHOS Business Metal account comes with a World Mastercard, access to exclusive partner offerings, dedicated customer support and a comprehensive insurance package.	16.90 € per month (membership fee)
FINTECHOS Smart Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard FINTECHOS account our Smart Account includes a FINTECHOS-World-MasterCard.	4,90 € per month (membership fee)
FINTECHOS You	9.90 € per month
Your membership fees are debited automatically from your account every month. In addition to all the benefits of the standard FINTECHOS account and a redesigned World Mastercard, our premium product includes an attractive insurance package.	(membership fee)
FINTECHOS Metal Your membership fees are debited automatically from your account every month. The FINTECHOS Metal account comes with a World Elite Mastercard, access to exclusive partner offerings, dedicated customer support and a comprehensive insurance package.	16.90 € per month (membership fee)
Deposit Fee for balances more than 50.000 € ³	0.5 % per year
Payment Card	
Virtual Card	Free

³ Deposit fee only applies to customers who opened a current account on or after 19.10.2020.

Physical Card and Delivery Fee (Debitcard)	10,00 €/Not applicable to premium account holders
Maestro card and Delivery Fee	10,00 €/Not applicable to premium account holders
Receiving an Extra World Mastercard (Debitcard)⁴	10.00 €
Cashless Payments	
Cashless payments with Mastercard & Maestro Card in all currencies around the world	Free Conversion to real exchange rate without foreign currency surcharge
Withdrawals / Deposits	
<u>Mastercard withdrawals at ATMs in EUR⁵</u>	
Withdrawals outside Germany	Free
Withdrawals inside Germany: Fair Use policy	
- Customers with FINTECHOS standard account	3 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal
- Customers with a FINTECHOS Smart, FINTECHOS Business Smart, FINTECHOS You and FINTECHOS Business You account	5 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal
- Customers with a FINTECHOS Metal and FINTECHOS Business Metal account	

⁴ The right to apply for the issue of an extra card is solely assigned to N26 premium customers (N26 Smart, N26 You, N26 Metal, N26 Business Smart, N26 Business You and N26 Business Metal). The Extra Card is a Mastercard (Word). Customers cannot apply for the issue of an extra N26 Metal Card or a third N26 mastercard.

⁵ Some ATM operators may charge you a direct fee, which is independent of our charges. The fee amount will be shown to you before the withdrawal at the ATM and collected by the ATM operator. Fair Use policy does not apply to customers with original shipping address in Austria. N26 Flex and basic account are excluded.

8 free ATM withdrawals per calendar month, 2.00 € per additional withdrawal

Mastercard withdrawals at ATMs in other currencies:

For FINTECHOS You, FINTECHOS Metal, FINTECHOS Business You and FINTECHOS

Free

Business Metal users

1.7% of amount drawn

For Business, Current Account, FINTECHOS Smart, FINTECHOS Business Smart

Maestro card withdrawals at ATMs worldwide in EUR

2.00 € per withdrawal

Maestro card withdrawals at ATMs worldwide in other currencies

2.00 € per withdrawal +
1.7% of amount drawn

CASH26 withdrawals

Does not apply for FINTECHOS Flex and basic account customers. Available in all supported countries - to be found within "CASH-Map" in the FINTECHOS App.

Free

Max. 900 € within 24 h; max. 200 € per withdrawal; max. limit per 24h of 999 € on both withdrawals and deposits combined.

the

CASH26 deposits

The fees will be debited directly from your FINTECHOS account. Available in all supported countries - to be found within "CASH-Map" in the FINTECHOS App.

1.5% of amount deposited

Max. 999 € within 24 h; min. 50 € per deposit; max. limit per 24h of 999 € on both withdrawals and deposits combined.

the

Instant Account Funding with Stripe

Limits: min. 20 € and max. 150 € per deposit and max. 450 € per month.

The fees will be debited directly from your FINTECHOS account

3% of amount deposited

Transfers & Debits

Transfers received from EEA states and Switzerland in EUR

Free

Transfers within and among EEA states and to Switzerland in EUR

Free

Valid refusal of direct debit due to insufficient funds

3.00 € per refusal

Interest Rates**Approved Overdraft**

The debit interest rate for Overdraft Interest is variable and amounts to 8.9 percentage points above the applicable interest rate for each instance of main refinancing operations of the European Central Bank. Interest is charged on a quarterly basis and debited from your FINTECHOS account.

8.9% p.a. debit interest

Tolerated Overdraft

The debit interest rate for Overdraft Interest is variable and amounts to 8.9 percentage points above the applicable interest rate for each instance of main refinancing operations of the European Central Bank. Interest is charged on a quarterly basis and debited from your FINTECHOS account.

8.9% p.a. debit interest

Other Fees

10.00 €

Ordering a replacement card

The fee will be charged for the replacement of cards which were lost, stolen or misappropriated or in case of other unauthorised use of the card. This does not apply, where the circumstances that have led to the replacement are imputable to the Bank or where the Bank is responsible for these circumstances. In other cases, the fee will only be charged if the issuing of a replacement card results from circumstances for which you bear responsibility and under which we are not legally obliged to supply a replacement card. The fee will be debited from your FINTECHOS account immediately.

30.00 €

Express delivery of a replacement card incl. card Express delivery:
approx. 1-3 business days.

45.00 €

Ordering a replacement FINTECHOS Metal card

The reduced fee will be charged for the replacement of cards which were lost, stolen or misappropriated or in case of other unauthorised use of the card. This does not apply, where the circumstances that have led to the replacement are imputable to the Bank or where the Bank is responsible for these circumstances. In other cases, the fee will only be charged if the issuing of a replacement card results from circumstances for which you bear responsibility and under which we are not legally obliged to supply a replacement card. The fee will be debited from your FINTECHOS account immediately.

65.00 €

Express delivery of replacement FINTECHOS Metal card incl. card Express
delivery: approx. 1-3 business days.

25.00 €

Express delivery for other payment cards incl. card (e.g. initial card)

Express delivery: approx. 1-3 business days.

ECA (Emergency Cash Advance)

130.00 € per service provision

Every Customer with the Debit Mastercard (DMC) World (FINTECHOS You), DMC World Elite (FINTECHOS Metal) or DMC Business (FINTECHOS Business) is entitled to use the Emergency Cash Advance (ECA) Service for a fixed fee of EUR 130 The service provides cash payment of up to EUR 500 following the loss of the DMC World, DMC World Elite or DMC Business card. The Customer can request the amount to be paid out in any country which has a Western Union (or Western Union partner bank) branch.

Gambling Fee for Mastercard payments at casinos, lotteries and betting offices	3% of amount paid
Investigation Request The price shall only be charged if the investigation of circumstances was initiated by the customer.	15.00 € plus possible costs of the credit institute providing information incurred
Bank Inquiry	25.00 €
Support for independent account switch FINTECHOS provides helpful forms on request for the payment partner to find out about and to close the old account.	Free
Help to switch account pursuant to the ZKG – Notification of the recipient by FINTECHOS Only for customers with original shipping address in Germany.	5.00 € (lump sum)
Help to switch account pursuant to the ZKG -- Notification of the credit payer by FINTECHOS Only for customers with original shipping address in Germany.	5.00 € (lump sum)
Help to switch account pursuant to the ZKG – Setting up standing orders through FINTECHOS Only for customers with original shipping address in Germany.	10.00 € (lump sum)
Other Accounts	
FINTECHOS Flex Only for customers with original shipping address in Germany. ¹⁰	6.00 € per month
FINTECHOS Basic Account Only for new customers who do not have any other current account with another bank and asked FINTECHOS for a basic account with the minimum banking service (Basiskonto) acc. to Sec. 38 German Payment Accounts Act (ZKG), (pls see our application template in support center). This basic account is different from the standard FINTECHOS account. ⁴	6.00 € per month

Withdrawals at ATMs and CASH26 Partners for FINTECHOS Flex and basic account customers¹¹

The fees per withdrawal at ATMs or at our CASH26 Partner will be debited automatically from your account. The fees apply for the Mastercard and Maestro card.

In €:

2.00 € per cash withdrawal at ATMs worldwide

In other currencies:

2.00 € per cash withdrawal at ATM plus

1.7% of amount drawn

2.00 € per withdrawal at CASH26 partners

¹⁰

The fees will be debited automatically from your FINTECHOS account every month.

¹¹

Some ATM operators may charge you a direct fee, which is independent of our charges. The fee amount will be shown to you before the withdrawal at the ATM and collected by the ATM operator.

General Information on the Bank

Official Bank Name and Address

FINTECHOS Bank GmbH

Rungestr. 22 (3. Hinterhof)

10179 Berlin

Telephone:

+49 (0) 30 364 286 880

Contact:

<https://support.FintechOS.com/contact>

Internet:

<https://FintechOS.com>

Contact

address for complaints:

beschwerden@FintechOS.com

Competent Supervisory Authorities

Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority), Graurheindorfer Straße 108, 53117 Bonn, Germany

Entry in the German Commercial Register

FINTECHOS Bank GmbH

Berlin District Court Charlottenburg, HRB 170602B

Contractual Language

The contractual language for the Bank's business relationships with Customers is German.

Bank Business Days

A business day is any day on which the payment service provider involved in the execution of a payment transaction carries out the business operations required for the execution of payment transactions. The bank carries out the business operations required for the execution of payment transactions on all working days, with the exception of:

- Saturdays

- Christmas Eve (24 December)
- New Year's Eve (31 December)
- Working days on which the branch of the bank keeping the account is closed owing to particular local circumstances (e.g. Carnival, general employee assemblies) and notification of which has been posted in advance in the entrance area of the branch.

For the execution of SEPA-payments, the bank maintains the required business on all business days except:

- New Year's Day (January 1)
- Good Friday
- Easter Monday
- Labor Day (May 1)
- Christmas Day (December 25)
- St. Stephen's Day (December 26)

Note

Customers can use their payment card at any time. The regulation of business days only affects the processing of payments through the Bank.

Cut-off Times for Transfer Orders

Paperless orders

before 8.00pm on bank business days

Paper-based

before 8.00pm on bank business days

Note

In the event that a transfer order is submitted on a business day after the above-mentioned deadlines, it will be treated as having been submitted on the following business day for the purposes of payment execution deadlines.

Execution Periods

Transfers

The bank is obliged to ensure that the transfer amount is received by the payee's payment service provider at the latest as set out below:

Paperless transfer order max. 1
business day

Paper-based transfer order max. 2
business days

Requirements for SEPA:

- the transferor has provided his/her IBAN (International Bank Account Number) and the payee's IBAN • payee bank participates in the SEPA transfer scheme

SEPA Core Direct Debit

The execution period indicated presupposes that the payee bank also participates in the SEPA transfer scheme. Further information can be obtained from the bank upon request.

Mastercard - Card

The bank is responsible for ensuring that the card payment amount arrives at the payee's payment provider within the following deadlines:

Card payments in Euro within the European Economic Area (EEA) max. 1 business day

Card payments within the European Economic Area (EEA) in another EEA currency besides the Euro max. 1 business day

Card payments outside the EEA

the card payment will be processed as soon as possible

Maestro - Card

The bank is responsible for ensuring that the card payment amount arrives at the payee's payment provider within the following deadlines:

Card payments in Euro within the European Economic Area (EEA) max. 1 business day

Card payments within the European Economic Area (EEA) in another EEA currency besides the Euro max. 1 business day

Card payments outside the EEA

the card payment will be processed as soon as possible

Note

The EEA currently comprises the EU-States: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal (including the Azores, Madeira), Romania, Sweden, Slovakia, Slovenia, Spain (including the Canary Islands), United Kingdom (including Gibraltar), as well as Cyprus, Iceland, Liechtenstein and Norway.

Exchange Rate for Foreign Currency Trades for Private Customers

The exchange rate for card use abroad stems from the general terms and conditions for the FINTECHOS Mastercard.

Statutory Deposit Protection

FINTECHOS Bank GmbH is a member of the compensation scheme of German Banks GmbH. Your deposit is protected by a statutory deposit protection system. In the event of FINTECHOS insolvency, your deposits will in all cases be reimbursed up to the value of € 100,000.00.