



## Statement of Fees



**Name of the account provider:** Solarisbank AG  
**Account name:** Vivid Money – Standard Account  
**Date:** 16.11.2020

- We hereby inform you of the fees charged for the use of the main services associated with the payment account so that you can compare them with other accounts.
- In addition, fees may also be incurred for services not listed here. Comprehensive information can be found in Solarisbank AG's [List of Prices and Services](#) and the prices quoted by Solarisbank AG's cooperation partner *Vivid Money GmbH*.
- A glossary of the terms used here is available free of charge.

Please note that fees may be charged by *Vivid Money GmbH* for the services listed below, even if a fee of "EUR 0.00" is stated below and Solarisbank AG does not charge a fee for the specific service.

| Service  | Fee      |
|--|----------|
| <b>General account services</b>                                    |          |
| <b>Maintaining the account</b>                                     | EUR 0.00 |
| Includes a service package consisting of:                          |          |
| Online access to the account                                       |          |
| Sending money  |          |
| Credit memo of a credit transfer                                   |          |
| Setup, modification, deletion of standing orders or date transfers |          |
| Redemption of direct debits  |          |
| Providing a debit card   |          |

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|---|---|
| <p>Cash withdrawals with the debit card at cash dispensers in Germany and abroad in euros and in foreign currency</p> <p>Account statements in online banking</p> <p>Issue of a debit card</p> <p>In individual cases, depending on the cooperation partner, further services may be included (e.g. use of Google Pay, Apple Pay)</p> <p>Services beyond these quantities have been charged separately.</p> |   |
| <b>Payments (excluding cards)</b>   |   |
| <p><b>Sending money</b></p> <p><b>Credit memo of a credit transfer</b></p> <p><b>Standing order</b></p> <p><b>Direct Debit</b></p> <p><b>Legitimate refusal to cash a direct debit</b></p> <p><b>Legitimate refusal to execute a credit transfer</b></p>  | <p>EUR 0.00</p> <p>EUR 0.00</p> <p>EUR 0.00</p> <p>EUR 0.00</p> <p>EUR 1.00</p> <p>EUR 0.00</p>   |
| <b>Cards and cash</b>   |   |
| <p><b>Providing a physical debit card</b></p> <p><b>Providing a virtual debit card</b></p> <p><b>Providing a credit card</b></p> <p><b>Cash deposit</b></p> <p><b>Cash withdrawal</b></p> <p><b>Cash withdrawals at cash dispensers by debit card</b></p>   | <p>EUR 0.00 for first card</p> <p>EUR 20.00 for each additional card</p> <p>EUR 1.00</p> <p>Service not available</p> <p>Service not available</p> <p>Service not available</p> <p>for third-party payment service providers that charge a direct fee to customers:</p> |

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|---|---|
| <p><b>Cash withdrawals at cash dispensers by debit card in foreign currency</b></p>   | <p>Fees of the payment service providers</p> <p>Otherwise, if applicable:</p> <p>First 200 EUR per month can be withdrawn for free but only if the amount of withdrawal is no less than 50 EUR. In case the withdrawal amount is less than 50 EUR a fee of 3% of the withdrawal amount (but not less than 1 EUR) is applied. Once 200 euros per month has been withdrawn, the same fee will be charged for any amount above that.</p> <p>for third-party payment service providers that charge a direct fee to customers:</p> <p>Fees of the payment service providers</p> <p>Otherwise, if applicable:</p> <p>First 200 EUR per month can be withdrawn for free but only if the amount of withdrawal is no less than 50 EUR. In case the withdrawal amount is less than 50 EUR a fee of 3% of the withdrawal amount (but not less than 1 EUR) is applied. Once 200 euros per month has been withdrawn, the same fee will be charged for any amount above that.</p> |
| <p><b>Cash withdrawals at cash dispensers by credit card</b></p> <p><b>Cash withdrawals at cash dispensers by credit card in foreign currency</b></p> <p><b>Use the debit card to pay in foreign currency</b></p> | <p>Service not available</p> <p>Service not available</p> <p>The exchange rate for executing non-EUR card transactions and purchasing non-EUR currency consists of</p> <ul style="list-style-type: none"> <li>- the base exchange rate and</li> <li>- a mark-up applied.</li> </ul>   |

|  |  |
|--|--|
| <p><b>Use the credit card to pay in foreign currency</b></p> | <p>The base exchange rate is based on exchange rates provided by Morningstar Real-Time Data Limited, London, which are where available based on ECB exchange rates. For card transactions the base rate is based on the VISA exchange rate. In all cases the base exchange rate is calculated in real-time. It always reflects the rates applicable at the time of the transaction.</p> <p>The mark-up applied is 0.5%. For purchases of a currency, it can be increased up to 1% in cases where the purchase happens outside of the relevant foreign exchange market's working hours.</p> <p>When purchasing non-EUR currency, the client can see the exact exchange rate before executing a purchase. For card transactions the exchange rate will be visible on the account statement. The exchange rate can also be accessed under <a href="https://vivid.money/en-de/fx-calculator">https://vivid.money/en-de/fx-calculator</a>.</p> <p style="text-align: right;">EUR 0.00</p> |
| <p><b>Overdrafts and related services</b></p>                |  |
| <p><b>Arranged overdraft</b></p>                             | <p>Service not available</p>   |
| <p><b>Overrunning</b></p>                                    | <p>Service not available</p>   |