



General Information on the Basic Payment Account

Solarisbank AG (hereinafter: "**Bank**") enables customers to open a basic payment account exclusively via its cooperation partners (hereinafter: "**Cooperation Partner**"), through which Bank also offers regular payment accounts for consumers.

If a customer requests the management of a basic payments account, he/she must request this via the Cooperation Partner within the framework of the account opening process or registration with the Cooperation Partner or immediately after opening the account.

Scope of Services

The Bank sets up an account on current account for the customer, credit incoming payments to the account and process payment transactions initiated by the customer (e.g. transfers, standing orders or direct debits) to the debit of this account, provided that the account has sufficient credit balance.

In particular, the following services are covered by the account agreement:

- Account management
- Credit transfers
- Standing orders
- Direct debit
- Cash withdrawal at cash dispensers
- Use of online banking via the user interface of the Cooperation Partner
- Receipt of account statements
- Depending on the product range of the Cooperation Partner: debit card with a PIN

Charges and Costs

The prices for the Bank's services are set out in Bank's List of Prices and Services and the prices quoted by the Cooperation Partners.

The customer must bear his own costs (e.g. postage).

Terms of Use

When the account is opened, the relevant contractual provisions are agreed, in particular the Bank's General Terms and Conditions and the relevant conditions for transfers, direct debits and debit cards. The terms and conditions can be found at www.solarisbank.com/de/kundeninformation/. The Bank make the documents available on request.