

List of Prices and Services

This List of Prices and Services applies for certain services within the contractual relationship between solarisBank and the customer.

The prices for basic services in connection with the customer's account management are agreed between the cooperation partner of solarisBank and the customer. As the case may be, the cooperation partner of solarisBank may release the customer of positions listed in this List of Prices and Services or allows the customer drawing limits that diverge from the limits listed in this List of Price and Services. The contract between the customer and the cooperation partner of solarisBank is decisive for this.

General Information about the Bank

Name and address of the Bank	solarisBank AG Anna-Louisa-Karsch-Straße 2 10178 Berlin, Germany
Communication with the Bank	Inquiries from the customer should generally be addressed to the cooperation partner who has arranged the customer relationship with the Bank. The Bank shall communicate the relevant addresses or other communication addresses of the Bank for the business relationship separately.
Internal complaints office within the Bank	The customer may lodge a complaint with the following contact points of the Bank: solarisBank AG Customer Support Anna-Louisa-Karsch-Straße 2 10178 Berlin, Germany E-Mail: support[at]solarisbank.de
Competent supervisory authority	Europäische Zentralbank Sonnemannstraße 20 60314 Frankfurt am Main Bundesanstalt für Finanzdienstleistungsaufsicht Graurheindorfer Straße 108 53117 Bonn, Germany and Marie-Curie-Str. 24-28 60439 Frankfurt am Main, Germany; Internet: www.bafin.de
Entry in the Commercial Register	The Bank is registered in the commercial register of the Charlottenburg District Court (Amtsgericht) under the commercial register number HRB 168180 B.

Deposit Fee (for Private Customers)

Insofar as the Euro-denominated current accounts, overnight money accounts or subaccounts (excluding savings deposits) of the account holder show a credit balance, the Bank shall hold this credit balance in safe custody on behalf of the account holder. The Bank shall be entitled to charge a deposit fee for this safekeeping of deposits on current accounts, overnight money accounts or subaccounts in accordance with the following provisions. This price component shall only apply to accounts opened on or after 01.02.2020 or for which a deposit fee has been expressly agreed separately.

Every customer benefits from an amount of exemption. An amount of exemption is an amount that reduces the calculation basis. If the amount of exemption is exceeded, interest is not calculated on the entire balance but only on that part of the balance that exceeds the amount of exemption.

For private customers up to a volume of EUR 250,000 on all current accounts, overnight money accounts or subaccounts (excluding savings deposits), no deposit fee is charged (amount of exemption). To determine whether such volume has been reached, the volumes of all current and deposit accounts (including overnight money accounts or subaccounts but excluding savings deposits) are added together. The credit balance is determined on the basis of the daily end-of-day balance, which is determined without error. The end-of-day balance includes all account movements valued by the end of the respective day in accordance with the value date regulations. If the amount of exemption is exceeded, a deposit fee is charged on the deposits exceeding the amount of exemption.¹ Unless otherwise agreed, the amount of the deposit fee for these services is determined by this List of Prices and Services.

If a fee for account management has been agreed, this shall not be affected by the deposit fee. If a current account, overnight money account or subaccount is overdrawn, the account holder may not derive any claims against the Bank from this. The deposit fee shall be paid by debiting the account for which the deposit fee is due.

For balances of private customers on current accounts, overnight money accounts or subaccounts, a deposit fee of 0.5% p.a. on the deposits exceeding the allowance shall be charged for the custody of the deposits if the total volume of all current accounts and deposit accounts (including overnight money accounts and subaccounts but excluding savings deposits) exceeds EUR 250,000 for private customers (amount of exemption).²

- Deposits³ below EUR 250,000: free of charge (for private accounts)
- From deposits⁴ of EUR 250,000: for the credit balance above this amount 0.5% p.a. (for private accounts)

¹ The fees are variable and are based on prevailing market conditions and can be adjusted.

² This price component only applies to accounts opened after 01.02.2020 or for which a deposit fee has been expressly agreed separately.

³ On current accounts and deposit accounts (including overnight money and subaccounts but excluding savings deposits).

⁴ On current accounts and deposit accounts (including overnight money and subaccounts but excluding savings deposits).

Prices for Special Services in Business Transactions with Customers

Transactions	Price
Express transactions (PRIOR1) ⁵	EUR 10.00
Shipping services	Price
Fixed rate for shipping	EUR 3.00
Shipment of account statement	EUR 3.00
Special Services	Price
Issue of tax certificate	complimentary
Issue of certificate of loss (on demand)	complimentary
Issue of an account confirmation	EUR 10.00
Legitimate refusal to redeem an authorized direct debit due to insufficient account balance	EUR 1.00
Return debit charge to be borne by the credit institution of the payee	EUR 3.00
Arrears fee per dunning letter	EUR 5.00
Table of proceeds	EUR 10.00
Issue of duplicates	EUR 10.00
Change of transaction ⁶ , call back of transaction ⁷ , per transaction	EUR 10.00
Pledging	EUR 10.00
Bank inquiry – domestic	EUR 10.00
Bank inquiry – abroad	EUR 10.00
Additional conformation of balance	EUR 10.00
Account blocking	EUR 10.00
Hourly rate for individual processing (especially inquiries, processing of legacy, address inquiry) ⁸	EUR 50.00

Card transactions domestic and abroad by private clients	
Per calendar day at cash dispensers	max. 1.000 EUR
Within a calendar month at cash dispensers	max. 2.000 EUR
Per calendar day for the payment of goods and services with PIN	max. 2.000 EUR
Within a calendar month for the payment of goods and services with PIN	max. 3.000 EUR

⁵ The fee will not apply for bookings not initiated by the customer.

⁶ The fee will only apply after the delivery of the transfer order at solarisBank and only if solarisBank is not responsible for the circumstances leading to the change/ call back of the transaction.

⁷ As fn. 2.

⁸ The fee will only apply if solarisBank is not responsible for the circumstances leading to the individual processing.

Card transactions domestic and abroad by business clients	
Per calendar day at cash dispensers	max. 1.500 EUR
Within a calendar month at cash dispensers	max. 5.000 EUR
Per calendar day for the payment of goods and services with PIN	max. 3.000 EUR
Within a calendar month for the payment of goods and services with PIN	max. 20.000 EUR

Cut Off- and Execution Periods

Execution period for payments by the solarisBank to the beneficiary as a result of card transactions made by the customer	
solarisBank is obliged to ensure that the card payment amount reaches the beneficiary's payment services provider at the latest by the end of the following periods:	
Card payments in euro within the European Economic Area (EEA) ¹	max. 3 business days*
Card payments within the EEA ¹ in EEA currencies other than EUR ²	max. 3 business days*
Card payments outside the EEA ¹	The card payment is processed as quickly as possible.

* "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. solarisBank carries out the business operations required for the execution of payment transactions on all working days in the federal state of Berlin, with the exception of: Saturdays, Christmas Eve (24 December) and New Year's Eve (31 December).

¹ The European Economic Area is currently composed of the EU member states:

- Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, La Réunion), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal (including the Azores and Madeira), Romania, Slovakia, Slovenia, Spain (including the Canary Islands), Sweden and the United Kingdom of Great Britain and Northern Ireland (including Gibraltar), together with
- Liechtenstein, Norway and Iceland.

² The following currencies are currently EEA currencies: Euro, Bulgarian Leva, Czech Koruny, Danish Kroner, Hungarian Forint, Icelandic Kronur, Estonian Kroon, Croatia Kuna, Norwegian Kroner, Polish Zlotych, Romanian Lei, Pound Sterling, Swedish Kroner.

Execution periods for transactions within the Euro zone	
Cut-off time	by 2:30 p.m. on bank business days*.
Execution period [†]	The bank is obliged to ensure that the transfer amount is received by the payee's payment service provider within one business days* at the latest.

* "Business day": see above

[†] The execution period starts with the end of the bank business day on which the transaction order is placed at solarisBank within the cut-off time, insofar as the requirements set out in the Terms and Conditions for Credit Transfers are being met.