

## SPECIAL CONDITIONS FOR SUBACCOUNT

The following Special Conditions apply to subaccounts held with solarisBank AG (hereinafter: "Bank"). These apply in addition to the General Terms and Conditions. The Special Conditions as well as the General Terms and Conditions can be viewed, saved in legible form and printed out via [www.solarisbank.de](http://www.solarisbank.de).

### 1. Conditions and Scope

**1.1.** A subaccount can only be opened with the Bank if you already have a main account. A subaccount can only be opened if a corresponding functionality is provided in the user interface provided by the Bank's cooperation partner.

**1.2.** For the opening and management of the main account the General Terms and Conditions apply. Amendments to the Special Conditions are governed by No. 1.2 of the Bank's General Terms and Conditions.

### 2. Account and Account Management

**2.1** The subaccount is an account of the customer that is managed in dependence on the main account. The customer can transfer funds from their main account to the subaccount and from there back to the main account. If the user interface provided by the Bank's cooperation partner provides such functionality, the subaccount can be divided into individual virtual subaccounts. The Bank manages these virtual subaccounts as a single subaccount.

**2.2** The subaccount does not constitute a payments account within the meaning of Section 1 (3) of the Payments Services Supervision Act (ZAG). The subaccount cannot be used to

- make transfers to third parties or receive transfers from third parties;
- withdraw or deposit cash;
- make payments using payment cards provided to the customer.

### 3. Contract Term

**3.1** The term of the subaccount is unlimited. The provisions of No. 18 and 19 of the Bank's General Terms and Conditions apply to the termination.

**3.2.** The termination of the subaccount has no effect on the main account.

**3.3.** If the agreement on the main account is terminated, the agreement on the subaccount shall also terminate. The subaccount can only be used as long as the contract for the main account is in force.

### 5. Interest

**5.1.** Similarly to the main account, the Bank does not pay interest on balances held in the subaccount.

**5.2.** For subaccounts, the fees set out in the List of Prices and Services shall apply, including the deposit fee.

### 6. Account Statements

The Bank shall provide the customer with separate account statements for the subaccount. These shall be made available to the customer in electronic form via the user interface of the Bank's cooperation partner. No. 11 of the General Terms and Conditions shall apply accordingly.

### 7. Seizures

If the main account is seized, the subaccount is also blocked. It is no longer possible to use the subaccount until the seizure is revoked. If necessary, the credit balance of the subaccount is also used to satisfy creditors' claims. Before use, the credit is transferred back to the main account.

### 11. Fees

The opening of the subaccount is free of charge.

### 12. Overdraft

An overdraft of the subaccount is not possible.