



Special Conditions for Round-Up Functionality

In connection with the payment service "Payments via a Debit Card in connection with a Card Account" offered by it, solarisBank AG (hereinafter referred to as the "Bank") offers a function for rounding up payments made by the customer ("**Round-Up Functionality**"). These Special Conditions apply to the use of this functionality. These apply in addition to the Bank's other Terms and Conditions, in particular the General Terms and Conditions and the Special Conditions for Payments via Debit Card in connection with a Card Account. These Special Conditions and the General Terms and Conditions can be viewed, saved in legible form and printed out at <https://www.solarisbank.com/de/customer-information/>.

1. Conditions and scope

1.1 The Round-Up Functionality can only be used in connection with the payment service "Payments via Debit Card in connection with a Card Account" offered by the Bank. The customer must have an ongoing business relationship with the Bank in relation to this payment service and must have accepted the Special Conditions for Payments via Debit Card in connection with a Card Account which are relevant for this service.

1.2 The Round-Up Functionality is only available if it is provided in the partner app or on the partner website ("**Partner App**"). Customers are free to make use of the functionality.

1.3 Clause 1 paragraph 2 of the Bank's General Terms and Conditions shall apply to amendments to these Special Conditions.

2. Round-Up Functionality

2.1 The Round-Up Functionality enables customers to save rounding amounts by rounding up payments made by customers, which the customer can then transfer to an external account designated by the customer ("**Target Account**").

2.2 The Round-Up Functionality is always linked to card payments of the customer (see Clauses 1.2 and 1.3 of the Special Conditions for Payments via Debit Card in connection with a Card Account). This means that the amount spent by the customer on a payment with a payment card is rounded up to a certain amount.

2.3 In the Partner App, customers can choose the system according to which they wish to round up their payments ("**Rounding Rule**"). A Rounding Rule is, e.g., that the respective amount is rounded up to the next full 1, 5 or 10 EUR. Customers can see which Rounding Rules are available in the Partner App.

2.4 The difference between the amount owed as a result of the payment by payment card and the amount to which the customer wishes to round up is the rounding-up amount ("**Rounding-Up Amount**"). E.g., if the customer has made a payment of EUR 11.35 and has indicated that he/she wishes to round up to the next full EUR 5, the Rounding-Up Amount shall be EUR 3.65. The customer can change the amount to be rounded up at any time in accordance with the Rounding Rules available in the Partner App.

2.5 The Rounding-Up Amount is collected as a SEPA direct debit from the customer's Reference Account (see Clause II.2 of the Special Conditions for Payments via Debit Card in connection with a Card Account). This is done together with the amount that the Bank collects in accordance with Clause II.4.2 of the Special Conditions for Payments via Debit Card in connection with a Card Account to balance the negative balance on the card account which shall be the base amount.

2.6 The Bank shall hold the Rounding-Up Amount in custody on behalf of the customer. The customer can view the funds and a list of the individual Rounding-Up Amounts at any time in the Partner App of the Bank's cooperation partner.

2.7 The sum of the funds held in custody ("**Rounding Sum**") shall be automatically transferred to the Target Account at least once a month on the last working day of each calendar month. The customer can also initiate the transfer manually in the Partner App. If the transfer fails, the Rounding Sum shall be transferred to the customer's Reference Account. The customer can also view these transfers in the Partner App.

2.8 The Target Account is an account that is (1) in the name of the customer or (2) in the name of a non-governmental organisation or similar persons. In the case of (2), the customer can see which Target Accounts are available in the Partner App. The customer cannot choose any other Target Accounts than the accounts mentioned under (1) and (2).

2.9 The customer can change the Target Account in the Partner App of the cooperation partner.

3. Term of contract

3.1 The duration of the Round-Up Functionality is unlimited. The provisions in Clause 18 and 19 of the Bank's General Terms and Conditions shall apply to the termination.

3.2 The termination of the Round-Up Functionality has no effect on other payment services.

3.3 If the current business relationship with the Bank is terminated, in particular the Special Conditions for Payments via Debit Card in connection with a Card Account, the contract on the Round-Up Functionality shall also be terminated.

4. Interest

solarisBank does not owe the customer any interest or other returns for the deposited funds (Rounding-Up Amounts). Sections 667, 668 BGB shall not apply in this respect.

5. Seizures

In the event of a seizure of other accounts held by the customer with the Bank, in particular the Card Account (see Clause II.1 of the Special Conditions for Payments via Debit Card in connection with a Card Account), the funds in custody may, under certain circumstances, also be the subject of the seizure.

6. Fees

The use of the Round-Up Functionality is free of charge.