



Special Terms and Conditions for Shared Accounts

For the use of Shared Accounts enabled by Solarisbank AG (hereinafter: "**Bank**") the following Special Terms and Conditions shall apply in addition to the Bank's General Terms and Conditions and its other special conditions, including in particular the respective Terms and Conditions for Payments by Direct Debit in the SEPA Basic Direct Debit Scheme, the respective Terms and Conditions for Credit Transfers, the respective Terms and Conditions for Online Banking and the respective Terms and Conditions for the Debit Card and Virtual Debit Cards, which can be viewed, saved in readable form and printed out from <https://www.solarisbank.com/de/kundeninformation/>.

1. Granting of Access Rights via the App; Account Authorisations

(1) The Bank administers for the customer one or more payment accounts (individual the "**Account**", together the "**Accounts**"). The customer may grant an access right, including a power of attorney (the "**Access Right**"), to one or more other customers (each a "**User**") with regard to the Account or various Accounts.

(2) **The granting of an Access Right does not result in the Accounts becoming traditional joint accounts where the User(s) together with the customer(s) are joint holders of the Accounts and the credit balances booked therein. The credit balances on the Accounts remain economically allocated to the respective customer only. Within the scope of an Access Right, the other User(s) will only be granted a right of disposal pursuant to Clause 2.(1). Hence, each payment made from the Accounts is deemed to be a payment of the customer, regardless of who triggered the payment. On the other hand, each incoming credit transfers to the Accounts is considered to be a credit in favour of the customer.**

(3) The Bank may limit the number of Access Rights that the customer may grant per Account. The customer may view the number of possible Access Rights per Account in the App at any time.

2. Types of Access Rights

(1) The Access Right of the User may be limited to:

- (a) a mere inspection of one or more Accounts ("**Inspection Right**");
- (b) an authorisation to dispose over one or more Accounts which permits the User *vis-à-vis* the Bank to dispose over existing credit by way of cash withdrawals, credit transfers, SEPA-direct debit mandates and the setting up of standing orders as well as to participate in cashless payment transactions and to use a debit card and/or virtual debit card (if issued) to the same extent as the customer ("**Right of Disposal**"). In no event, however, the User shall be entitled to terminate the Account Agreement.

Additionally, in the case of both types of Access Rights pursuant to Clause 2(1)(a) and (b), the User is entitled to view account statements and other information relating to the Account.

(2) The Access Right for the User is granted as follows:

- (a) in order to grant an Inspection Right pursuant to Clause 2.(1)(a), the customer transmits a corresponding invitation in the App for one or more Accounts to the User to

whom the such right shall be granted. By accepting the invitation on the part of the relevant User, the respective Inspection Right shall be granted.

- (b) in order to grant the Right of Disposal in accordance with Clause 2.(1)(b), the customer transmits an invitation in the App to the User to whom such right shall be granted and authorises such invitation via biometric features (fingerprint scan or face recognition) or by entering a TAN as proof of the possession element (authentication element). By accepting the invitation on the part of the relevant User, the respective Right of Disposal shall be granted.

3. Banking confidentiality; Sub-Authorisation

(1) The customer expressly releases the Bank from banking confidentiality for the purpose of granting the Access Rights. Accordingly, the Bank may share the relevant account information with the respective User.

(2) Despite existing Access Rights, the User is not permitted to grant sub-authorisations.

4. End of Access Rights

(1) The customer may revoke the Access Rights granted via the App in accordance with Clause 2.(1) in the Vivid Money App at any time and without giving reasons.

(2) The Access Right applies beyond death of the customer. In the event of death, the heirs will take over the position of the customer without limitation of the rights described in these Terms and Conditions.

(3) If the use of the App by the User ends permanently, the Access Right shall expire automatically.

(4) Upon the death of a User, his/her Access Right shall expire automatically (condition subsequent).