

1. Basic Price		
1.1	Maintaining the account and providing a debit card (Mastercard Prepaid)	EUR 4.90 (monthly)
2. Account Transactions		
2.1	SEPA Credit Transfer in accordance with fair use policy (incoming and outgoing) ¹ ²	Included in Basic Price³
2.2	The SEPA Core Direct Debit Scheme in accordance with fair use policy (collection from bankomo customer) ²	Included in Basic Price³
2.3	P2P transactions (incoming and outgoing) ¹	Included in Basic Price
2.4	Foreign Credit Transfers (incoming) ¹ ⁴	BEN⁵/SHARE⁶: 1.50% of the respective amount (at least EUR 10.00 per transaction) plus SWIFT fee (currently EUR 1.55)
2.5	Cash deposits in ReiseBank AG branches ¹	2.00% of the respective amount (at least EUR 1.00 per transaction/max. EUR 5.00 per transaction)
2.6	Cash withdrawals in ReiseBank AG branches ¹	3.00% of the respective amount (at least EUR 5.00 per transaction/max. EUR 15.00 per transaction)
2.7	Cash deposits in Barzahlen partner branches ¹	1.50% of the respective amount (at least EUR 2.50 per transaction)
2.8	Cash withdrawals in Barzahlen partner branches ¹	0.50% of the respective amount (at least EUR 1.50 per transaction)
3. bankomo debit card transactions		
3.1	Cash withdrawals from ReiseBank AG ATMs in accordance with the fair use policy ¹	Included in basic price⁷
3.2	Cash withdrawals from third-party ATMs ¹	2.00% of the respective amount (at least EUR 5.00/max. EUR 7.50 per transaction)⁸
3.3	International service fee (foreign currency transactions) ⁹	1.50% of the respective amount
4. Other services		
4.1	Endeavours to retrieve a payment amount at customer's request (if bankomo customer enters incorrect customer identifier)	EUR 15.00 (national) EUR 75.00 (international)
4.2	Address identification in the event of change of address ¹⁰	EUR 10.00 (per incidence) plus any third-party costs
4.3	Transfer of account to other banks in the case of decedent's estate procedures	Included in basic price (SEPA area²)
4.4	Electronic Account Statement (online)	Included in basic price
4.5	Presentation of account balance and overview of transactions (account and card transactions)	Included in basic price

bankomo is a ReiseBank AG brand. The account-managing and card-issuing bank is Wirecard Bank AG, which provides this product on behalf of ReiseBank AG.

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 HRB 161178 (Munich District Court) | VAT ID: DE 207567674 | IBAN DE75 7004 0041 0512 4805 00 | BIC COBADEFF700

* You will be charged by your telephone company for a call in the German landline.

4.6	Legitimate refusal of an authorized direct debit order	EUR 4.50 (per incidence)
4.7	Provision of and access to mobile platform (Web and apps)	Included in basic price¹¹
4.8	Bank credit report (requested by or with approval of bankomo customer)	EUR 20.00¹²
4.9	Information in writing (e.g. by email) at customer's request, with preparation taking longer than 30 minutes	EUR 30.00 (additional charge of EUR 10.00 for each additional ten minutes of time)
4.10	Demand for payment	EUR 2.85 (per demand) following a failed initial demand plus interest on arrears for the amount being demanded, with the interest amounting to five percentage points above the basic rate of interest for the year¹³
4.11	Card replacement (if debit card is lost or damaged due to improper use)	EUR 10.00

¹ The limits for bankomo are listed in Appendix B of the List of Prices and Services.

² The SEPA countries are listed in Appendix A of the List of Prices and Services.

³ Starting with the 141st SEPA transaction (per calendar year), Wirecard Bank AG reserves the right to charge EUR 0.25 (per transaction) for all additional SEPA transactions (so-called fair use policy). A SEPA transaction within the meaning of the previous sentence is understood to be any incoming SEPA Credit Transfer, any outgoing SEPA Credit Transfer and any SEPA Direct Debit (collection from the bankomo customer).

⁴ When providing payment services in a foreign currency and in the case of client business conducted in a foreign currency (e.g. incoming and outgoing payments), Wirecard Bank AG shall invoice the purchase and sale of foreign currencies at the current market exchange rate on the settlement date. Wirecard Bank AG shall invoice the purchase and sale of foreign currencies which it is unable to execute by the settlement date (4 p.m. CET) in the usual course of business on the basis of the exchange rate applicable on the subsequent settlement date. A change in the reference exchange rate stipulated in the conversion arrangement shall become effective immediately with no prior notification of the bankomo customer.

⁵ BEN (beneficiary pays costs): the beneficiary bears all the charges incurred.

⁶ SHARE (share costs): The originator bears the costs incurred by their bank and the beneficiary bears the remaining charges.

⁷ Starting with the third transaction (per calendar month), Wirecard Bank AG reserves the right to charge a fee of 2.00 % of the respective amount for additional transactions (min. EUR 2.50/max. EUR 5.00 per transaction) (so-called fair use policy).

⁸ ATM operators may levy charges which are charged to an account in addition to the sum paid out. The amount of such charges is agreed between the ATM operator and the bankomo customer at the ATM prior to the requested sum being dispensed. Such a charge is deemed to have been accepted upon a sum of money being dispensed.

⁹ In the case of payment transactions in a foreign currency resulting from use of the bankomo credit card, the card organisation Mastercard® generally converts the amount into euros using the exchange rate fixed by it for the relevant statement and charges a euro amount to Wirecard Bank AG. The exchange rates used by the card organisation Mastercard® for foreign currency transactions can be found at: <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html>. The bankomo customer has to reimburse Wirecard Bank AG with this sum. The bankomo customer is notified of the foreign currency sale amount, the euro sum and the exchange rate applied. This exchange rate is also the reference exchange rate. Changes in the exchange rate set by the card organisation Mastercard® shall become effective immediately with no prior notification of the bankomo customer. The authoritative time of settlement of the foreign currency sale is the next possible settlement day of the card organisation Mastercard® following submission of the sale to Wirecard Bank AG by the card acceptance point.

¹⁰ This fee shall only be charged if, in contradiction of their due diligence obligations, the bankomo customer fails to notify Wirecard Bank AG of their change of address without undue delay. The bankomo customer has the right to prove that no loss was incurred or that any loss was significantly less than the flat fee charged.

¹¹ Any connection charges incurred (for example, levied by a telecom service provider) are to be borne by the bankomo customer.

¹² Statutory VAT is included in the price

¹³ No charges or costs shall be incurred for an initial demand resulting from delayed performance. The bankomo customer has the right to prove that no loss was incurred or that any loss was significantly less than the flat fee charged.

Appendix A to the List of Prices and Services

Country	Currency	ISO code	IBAN length	
Austria	Euro	EUR	AT	20 characters
Belgium	Euro	EUR	BE	16 characters
Bulgaria	Bulgarian lev	BGN	BG	22 characters
Croatia	Croatian kuna	HRK	HR	21 characters
Cyprus	Euro	EUR	CY	28 characters
Czech Republic	Czech koruna	CZK	CZ	24 characters
Denmark	Danish krone	DKK	DK	18 characters
Estonia	Euro	EUR	EE	20 characters
Finland	Euro	EUR	FI	18 characters
France	Euro	EUR	FR	27 characters
Germany	Euro	EUR	DE	22 characters
Greece	Euro	EUR	GR	27 characters
Hungary	Hungarian forint	HUF	HU	28 characters
Iceland	Icelandic krona	ISK	IS	26 characters
Ireland	Euro	EUR	IE	22 characters
Italy	Euro	EUR	IT	27 characters
Latvia	Euro	EUR	LV	21 characters
Liechtenstein	Swiss franc	CHF	LI	21 characters
Lithuania	Euro	EUR	LT	20 characters
Luxembourg	Euro	EUR	LU	20 characters
Malta	Euro	EUR	MT	31 characters
Monaco	Euro	EUR	MC	27 characters
Netherlands	Euro	EUR	NL	18 characters
Norway	Norwegian krone	NOK	NO	15 characters
Poland	Polish zloty	PLN	PL	28 characters
Portugal	Euro	EUR	PT	25 characters
Romania	Romanian leu	RON	RO	24 characters
San Marino	Euro	EUR	SM	27 characters
Slovakia	Euro	EUR	SK	24 characters
Slovenia	Euro	EUR	SI	19 characters
Spain	Euro	EUR	ES	24 characters
Sweden	Swedish krona	SEK	SE	24 characters
Switzerland	Swiss franc	CHF	CH	21 characters
UK	Pound sterling	GBP	GB	22 characters

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Appendix B to the List of Prices and Services

Channel	Standard limit
SEPA Credit Transfers (outgoing)	Up to EUR 3,000.00 (daily or per transfer)
P2P transactions (outgoing)	Up to EUR 100.00 (daily or per transaction) Up to EUR 200.00 (weekly) Up to EUR 500.00 (monthly) Up to EUR 2,500.00 (annually)
Cash withdrawals from ATMs	Up to EUR 1,000.00 (daily) Up to EUR 2,000.00 (weekly) Up to EUR 5,000.00 (monthly) Up to EUR 10,000.00 (annually)
Cash withdrawals in ReiseBank AG branches	Up to EUR 10,000.00 (daily or per transaction) – minimum withdrawal amount EUR 50.00
Cash withdrawals in Barzahlen partner branches	Up to EUR 300.00 (daily) Up to EUR 2,000.00 (weekly) Up to EUR 5,000.00 (monthly) Up to EUR 10,000.00 (annually)
Card transactions (e.g. at a retail outlet or via e-commerce)	Up to EUR 3,000.00 (daily or per transaction)
Incoming transactions (total of P2P transactions, credit transfers and cash deposits)	Up to EUR 25,000.00 (daily or per month) Up to EUR 300,000.00 (per calendar year)
Cash deposits in ReiseBank AG branches	Up to EUR 14,999.00 (daily or per transaction) – minimum deposit amount EUR 10.00
Cash deposits in Barzahlen partner branches	Up to EUR 975.00 (daily or per transaction), excl. fee – minimum deposit amount EUR 30.00

Appendix C to the List of Prices and Services

Bank business days, acceptance periods, execution periods

Bank business days:

A business day is any day on which the payment service providers involved in the execution of a payment transaction maintain the business operations required for the execution of payment transactions. The bank maintains the business operations required for the execution of payments on all business days with the exception of

- Saturdays
- 24 and 31 December
- nationwide and regional public holidays observed in the federal state of Bavaria

Acceptance periods:

For the purposes of the determining the applicable execution period, orders received by the bank after 11 a.m. on a business day shall be processed as if they were only received on the following business day.

Execution periods for SEPA Credit Transfers and SEPA Core Direct Debits:

The bank is obliged to ensure that the credit transfer/direct debit amount is received by the payee's payment service provider at the latest within one (1) business day.

Execution periods for payments effected by the bank on the basis of bankomo customer orders placed with businesses (payees) with the bankomo credit card:

The bank is obliged to ensure that the card payment amount is received by the payee's payment service provider at the latest within the following periods:

Card payment	Maximum execution periods in business days
Card payments in euros within the European Economic Area (EEA)*	1 business day
Card payments within the EEA* in EEA currencies other than the euro	1 business day
Card payments outside of the EEA*	as soon as possible

* The European Economic Area currently comprises: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the United Kingdom of Great Britain and Northern Ireland (including Guernsey, the Isle of Man, Jersey).

Contact for claims for bankomo customers:

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