



ProCredit Bank AG List of Prices and Services for Private Clients

Effective as of 9 July 2021

A: Prices for Private Client Account Maintenance

I. Call money account denominated in EUR^{1,2}

Interest rate	variable
Crediting of accrued interest (per calendar year)	31 December
Activation and use of e-Banking	Free of charge
Setup and use of telephone banking	Free of charge
Account maintenance (business correspondence and annual account statement)	Free of charge
Incoming transfers to call money account	Free of charge
Outgoing transfers to reference account	Free of charge

As of 25 August 2021

Custody fee for credit balances above EUR 200,000	0.25 % p.a.
Custody fee for credit balances above EUR 1 million	0.50 % p.a.

II. Term deposit accounts denominated in EUR¹

Fixed interest rate with accrued interest credited to the specified reference account	
Minimum amount according to product type on www.procreditbank.de	
Setup	Free of charge
Extension of term deposit	Free of charge
Settlement at the end of each investment year and at the end of the fixed term	Free of charge

III. Exemption orders and confirmations/certificates

Exemption order (set up, change or cancel)	Free of charge
Annual tax certificate	Free of charge
Additional copy of annual tax certificate, per document	EUR 5.00
Additional copy of account statement, per document	EUR 5.00
Confirmation of balance, per document	EUR 5.00

VI. Other

Changes of personal data / reference account	Free of charge
--	----------------

¹ The investment amount per depositor (total balances of all accounts held at ProCredit Bank) is limited to a maximum of EUR 1 million. ProCredit Bank AG reserves the right to reject deposits exceeding EUR 1 million or to apply an interest rate that differs from the standard interest rate.

² ProCredit Bank is entitled to charge a custody fee for the safekeeping of credit balances on investment accounts. ProCredit Bank is entitled to amend the custody fee amount for credit balances on investment accounts at its own discretion (section 315 BGB). The amount of the current custody fee is published at www.procreditbank.de or can be queried by calling ProCredit Bank's customer service. The amount of the custody fee is based on the applicable penalty interest rate of the ECB for the deposit facility (currently -0.5 % p.a.), which is published on the website of the Deutsche Bundesbank. In order to calculate the agreed custody fee, ProCredit Bank determines the daily balance per account and accrues the fee on a daily basis in accordance with the current conditions published on the bank's website. The charge determined in this manner is debited with the statement of account at the end of the year.

ProCredit Bank AG List of Prices and Services for Private Clients

B: Prices for Transfers for Private Clients

I. Deadline for receipt of transfer orders

Until 14:00 on business days. All transfer orders received after that time shall, for the purpose of setting the execution deadline, be considered to have been submitted on the following business day.

II. Execution deadlines

Transfers will be executed as soon as possible, at the latest, however, in accordance with the following deadlines. The Bank is obliged to ensure that the transfer amount resulting from a credit transfer is received by the payment service provider of the beneficiary no later than the following:

Paperless transfers in Euro	max. 1 business day
Paper-based transfers in Euro	max. 2 business days

III. The Bank's business days

A business day is every day on which the German Bundesbank conducts the operations necessary for the execution of payment transactions. ProCredit Bank AG normally performs the operations required for the execution of payment transactions on all business days except: Saturdays, 24 and 31 December, national holidays and the additional holidays observed in the Federal State of Hesse (currently Fronleichnam – Corpus Christi Day).

IV. Fees for executing transfer orders

Outgoing transfer in Euro	Free of charge
Incoming transfer in Euro	Free of charge
Transfer search	EUR/USD 25.00 + third-party charges
Transfer recall	EUR/USD 25.00 + third-party charges
Manual correction	EUR/USD 10.00

VII. Deposit Protection

The bank is part of the Deposit Protection Fund of the Association of German Banks and the German Banks' Compensation Scheme. Bearer bonds issued by the bank are not protected. For more information, please see our General Terms and Conditions as well as the Association of German Banks' "Depositor information sheet" and details of its compensation scheme which can be found online at www.edb-banken.de. The current protection limit is posted on our website as well as at <https://bankenverband.de/service/einlagensicherung/sicherungsgrenze-abfragen/>.

Contact (especially also for complaints):

- by e-mail: deu.info@procredit-group.com
- by telephone: +49 69 719129-100
- by post: ProCredit Bank AG, Rohmerplatz 33-37, 60486 Frankfurt am Main