

Note regarding the scope of Deposit Protection Scheme

The Bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.) and the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH). This means that all liabilities that are required to be shown in the balance sheet item "Liabilities to customers" are protected. Among these are demand, term and savings deposits, including registered savings certificates.

The protection ceiling for each creditor is, until 31 December 2019, 20 %, until 31 December 2024, 15 % and, as of 1 January 2025, 8,75 % of the liable capital of the Bank relevant for deposit protection. Deposits established or renewed after 31 December 2011 shall be subject to the respective new protection ceilings as of the aforementioned dates, irrespective of the time when the deposits are established. Deposits established before 31 December 2011 shall be subject to the old protection ceilings until maturity or until the next possible withdrawal date.

The applicable protection ceiling shall be notified to the customer by the Bank on request. It is also available on the Internet at www.bankenverband.de.

Not protected are liabilities in respect of which the Bank has issued bearer instruments, e.g. bearer bonds and bearer certificates of deposit, as well as liabilities to banks.

In the event that, in breach of duty, the Bank is unable to return securities belonging to the customer, there will be a claim for compensation against the Compensation Scheme of German Banks in addition to the Bank's liability if it is a case in which compensation is payable. The amount of the claim for compensation against the Compensation Scheme of German Banks is limited to 90 per cent of the value of said securities, but to not more than the equivalent of EUR 20,000. In the case of Wirecard Bank AG the protection ceiling of the deposit protection scheme is EUR 6,403,000. Any claim to compensation relating to securities remains unaffected hereby.

My attention has been drawn to the fact that bearer instruments issued by the Bank are not covered by any form of deposit protection.

Place, date

Signature

Copy for the Account Holder

Version: 1.2.3 | Status 16.10.2015

Note regarding the scope of Deposit Protection Scheme

The Bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.) and the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH). This means that all liabilities that are required to be shown in the balance sheet item "Liabilities to customers" are protected. Among these are demand, term and savings deposits, including registered savings certificates.

The protection ceiling for each creditor is, until 31 December 2019, 20 %, until 31 December 2024, 15 % and, as of 1 January 2025, 8,75 % of the liable capital of the Bank relevant for deposit protection. Deposits established or renewed after 31 December 2011 shall be subject to the respective new protection ceilings as of the aforementioned dates, irrespective of the time when the deposits are established. Deposits established before 31 December 2011 shall be subject to the old protection ceilings until maturity or until the next possible withdrawal date.

The applicable protection ceiling shall be notified to the customer by the Bank on request. It is also available on the Internet at www.bankenverband.de.

Not protected are liabilities in respect of which the Bank has issued bearer instruments, e.g. bearer bonds and bearer certificates of deposit, as well as liabilities to banks.

In the event that, in breach of duty, the Bank is unable to return securities belonging to the customer, there will be a claim for compensation against the Compensation Scheme of German Banks in addition to the Bank's liability if it is a case in which compensation is payable. The amount of the claim for compensation against the Compensation Scheme of German Banks is limited to 90 per cent of the value of said securities, but to not more than the equivalent of EUR 20,000. In the case of Wirecard Bank AG the protection ceiling of the deposit protection scheme is EUR 6,403,000. Any claim to compensation relating to securities remains unaffected hereby.

My attention has been drawn to the fact that bearer instruments issued by the Bank are not covered by any form of deposit protection.

Place, date

Signature

Copy for the bank

Version: 1.2.3 | Status 16.10.2015