

Dear Customer,

with the following "Depositor Information Sheet", we wish to inform you – pursuant to Section 23a (1) sentence 3 of the German Banking Act (Kreditwesengesetz, KWG) – about the statutory Deposit Guarantee Scheme.

In addition, your deposits are covered by the contractual Deposit Protection Fund (Einlagensicherungsfonds) of the Association of German Banks (Bundesverband deutscher Banken).

Further details are available at www.bankenverband.de/einlagensicherung.

Deposits at Wirecard Bank AG Einsteinring 35 85609 Aschheim, Germany are protected by	German Banks Compensation Scheme ¹
Limit of protection	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000 ²
If you have more deposits at the same credit institution	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000 ²
If you have a joint account with other person(s)	The limit of EUR 100 000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure	Within 20 working days until 31 May 2016, from 1 June 2016 within 7 working days ⁴
Currency of reimbursement	euro
Contact	Entschädigungseinrichtung deutscher Banken GmbH Burgstrasse 28 10178 Berlin GERMANY Postal address: Postfach 11 04 48 10834 Berlin GERMANY Telephone: +49 (0)30 59 00 11 960 Email: info@edb-banken.de
More information	www.edb-banken.de ⁵

- (1) Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100 000.
- (2) If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.
- (3) In case of joint accounts, the limit of EUR 100 000 applies to each depositor. Deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000. In the cases listed in Section 8 (2) to (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz) deposits are protected above EUR 100 000. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.
- (4) If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.
- (5) Einlagen In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.