List of Prices and Services

General information about the bank

Name and address of the bank

TEN31 Bank AG
Alte Landstraße 21a
85521 Ottobrunn

Phone: +49 (0) 89 809 1346-0
Fax: +49 (0) 89 809 1346-99
Email: info[at]ten31.com

Note: Orders[1] submitted via the internet must be transmitted using the communication channels agreed upon with the bank.

Communication with the bank

The bank will provide you with the address of the branch or other communication addresses relevant to the business relationship separately.

Internal bank complaints office

The customer may contact the bank with a complaint. The bank will respond to complaints in an appropriate manner, in writing (e.g., by letter, fax, or email).

Competent supervisory authorities

Federal Financial Supervisory Authority (BaFin) Banking Supervision
Graurheindorfer Straße 108, 53117 Bonn, and
Marie-Curie-Straße 24–28, 60439 Frankfurt am Main

Entry in the commercial register

Munich Local Court HRB 215846

Contract language

The authoritative language for the business relationship with the customer is German.

Bank business days

A business day is any day on which the payment service providers involved in the execution of a payment transaction[1] maintain the business operations necessary for the execution of payment transactions. The bank maintains the business operations necessary for the execution of payment transactions on all working days, with the exception of:

—Saturdays
—January 1
— Good Friday
— Easter Monday
— May 1
— December 24, special feature, see below
— December 25
— December 26
— December 31, special feature, see below
— Working days on which the bank is closed due to local special circumstances and these days have been announced in advance, special feature, see below

Payments may be executed on days that are not business days for the bank. These are:

— Ascension Day
— Whit Monday
— German Unity Day (October 3)
— December 24
— New Year's Eve (December 31)

The following applies to SEPA instant credit transfers: Every day of the year is a business day.

1 The term may include, among other things, the relevant payment account services "credit transfer," "direct debit," and "standing order."

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A Standard rates in standardized business with homeowners' associations

WEG Giro Current account for condominium owners' associations	**Monthly flat fee**	**Granted overdraft p.a.**	**tolerated overdraft p.a.**
	15,00 Euro	8,00%	8,00%

- Quarterly statement
- Monthly statement mailing – postage charged to the account
- Returned direct debits from other banks + €5
- Returned direct debits initiated by us, interbank fee €3
- Manual standing orders (entered by the bank): setup, change, deletion €10 each
- Reissuing of account statements €5 (per account statement)

WEG maintenance reserve Call money account for condominium owners' associations	**Monthly flat fee**	**H – Interest rate p.a.**
	0,00 Euro	0,45%

- Quarterly statement of account
- Monthly statement mailing – postage charged to the account
- Replacement of account statements 5 euros (per account statement)

Deposit protection scheme

The bank is affiliated with the German Banks Compensation Scheme (EdB).
According to Section 7 (5) of the Deposit Protection Act, the deposits of condominium owners' associations are legally protected up to an amount of €100,000 per co-owner of the association.

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1. Value dates

Value dates (domestic) Debits

Cash withdrawals	Date of cash withdrawal[1]
Debits	Date of debit
Standing orders	Date of execution

Credit entries

Cash deposits	Cash deposit date[1]

Value dates (foreign) Debits

Cash withdrawals	Date of debit

2 Bank information

Bank information incl. VAT

Information about the customer provided to other credit institutions on behalf of the customer

Domestic	24.00 EUR
Europe	30.00 EUR
Non-European countries	42.00 EUR

3 Special services / Other prices

Determination of a new customer address[4]	20.00 EUR
Investigations (at the customer's request)[5]	20.00 EUR

1 Only valid on business days; on non-business days, the value date is the following business day.

2 The term may include, among other things, the relevant payment account services "credit transfer" and "cash withdrawal."

3 The term may include, among other things, the relevant payment account services "credit transfer," "standing order," and "direct debit."

4 This fee will only be charged if the customer has not immediately informed the bank of the change of address, contrary to their duty of care. The customer is expressly permitted to prove that no damage has been incurred or that the damage is significantly lower than the respective flat rate.

5 A fee will only be charged if the creation of duplicates or the investigation was caused by circumstances for which the customer is responsible and the bank had already fulfilled its information obligations beforehand.

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B Prices and service features for payment services[1] for private customers

1. Acceptance periods

If certain acceptance deadlines specified in this list of prices and services expire before or during the execution of a payment transaction, processing will commence on the next business day, which is also defined as the date of receipt of the order. This does not apply to SEPA instant credit transfers.

Transfers

SEPA credit transfer and SEPA instant credit transfers

Paperless transfers

- SEPA credit transfers: by 5:00 p.m. on business days of the bank.

- SEPA instant credit transfers: all day on all calendar days. There are no acceptance deadlines or cut-off times.

2. Execution deadlines

The bank is obliged to ensure that the transfer amount is received by the payee's payment service provider no later than as follows:

Transfer orders in euros

Paperless credit transfers	Max. 1 Business Day
SEPA instant credit transfers	Max. 10 seconds

Credit transfers are executed as soon as possible.

SEPA instant credit transfers also include instant credit transfers/instant credit transfers in euros in SEPA participating countries and territories outside the EEA (SEPA-third countries).

Redemption of direct debits

The bank is obliged to ensure that the direct debit amount is received by the payee's payment service provider within a maximum of one business day.

C Out-of-court dispute resolution

The customer has the option of submitting a complaint at any time in writing or for recording at the Federal Financial Supervisory Authority, Graurheindorfer Straße 108, 53117 Bonn, Germany, about violations by the bank of the Payment Services Supervision Act (ZAG), Sections 675c to 676c of the German Civil Code (BGB) or Article 248 of the Introductory Act to the German Civil Code (EGBGB).

Furthermore, the customer may at any time submit a written complaint to the Deutsche Bundesbank, Taunusanlage 5, 60329 Frankfurt am Main, regarding violations by the bank in relation to consumer loans and payment services agreements, or send it to P.O. Box 11 12 32, 60047 Frankfurt am Main.

1 The term may include, among other things, the relevant payment account services "credit transfer," "standing order," and "direct debit."