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The following English translation is provided for your convenience only. In the event of discrepancies the German original text shall prevail over the English translation.

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1. The bank will make all items of correspondence and statements of account (referred to as “bank correspondence” in the title of this document) which are intended for the customer available for collection at a bank counter or available for printing at the account statement printer, according to the written agreement made with the customer in the current account maintenance agreement or in another agreement.

2. Unless a written agreement has been made with the customer on the method of delivery, the bank will send correspondence and statements of account to the customer by mail or – if the customer can print out statements of account at the account statement printer – make statements of account, but not other items of correspondence, available to the customer at the account statement printer.

3. Upon collection of correspondence or upon the printing of a statement of account by the customer such correspondence and statements of account will be deemed to have been delivered and any periods for objection in respect of the statements and communications delivered to the customer will begin to run.

4. If the bank has made an agreement with the customer to make statements of account available at the account statement printer, the bank will send other items of correspondence to the customer by mail or courier. Irrespective of an agreement made in accordance with point 1, the bank is entitled to send all items of correspondence and statements of account to the customer by mail or courier if there are important reasons for doing so. In such cases the customer must reimburse the bank for expenses incurred in this connection (postage in particular) and the bank is entitled to debit the amounts for reimbursement of expenses to the customer’s account.

5. All items of correspondence and all statements of account that are addressed to the customer and have been made available to him/her at the bank counter for three years or more and have not been collected may be destroyed by the bank. After expiry of the three-year period, the customer may have copies of such items of correspondence and statements of account produced if the bank still keeps the relevant documents

pursuant to its obligation to keep records for seven years.

6. The customer may terminate the agreement on making bank correspondence available at the account statement printer or at the bank counter, in writing at any time without stating reasons. The bank may terminate the agreement in writing at any time for important reasons or subject to two months’ notice. In the event of termination, the bank is entitled to send correspondence and statements of account to the customer by mail or courier.

7. Amendments to these terms and conditions agreed between the customer and the bank shall take effect upon expiry of two months after the notice to the customer regarding the offered amendments is received by the customer, unless the bank has received an objection from the customer by that time. Such notice to the customer may be effected in any form agreed with the customer. The agreed form of service of statements of the bank shall also apply to the notice of amendments to the terms and conditions.

In the notice the bank shall inform the customer of the fact that the terms and conditions have been amended and shall point out that upon expiry of two months following receipt of the notice by the customer, his/her acquiescence shall be deemed a consent to the amendment. In addition, the bank shall publish a comparative overview of the provisions of the terms and conditions that are affected by the amendment as well as the full version of the new terms and conditions on its website. The bank shall also provide the customer with these documents in written form in its branch offices or by mail upon request. The bank shall inform the customer of these options in the notice regarding the offered amendment.

In the event of such an intended amendment to these terms and conditions, customers who are consumers shall have the right to terminate their framework contracts for payment services, in particular the current account maintenance agreement, free of charge and without giving notice before such amendment becomes effective.