

Comparison of the currently valid version and the version from July 2025, which will be valid from 5 October 2025.

VERSION APRIL 2022, EFFECTIVE FROM 27 JUNE 2022:

A GENERAL PROVISIONS

[...]

5 TRANSACTIONS VIA BUSINESSNET

[...]

5.5 General information on limits applicable to mobileTAN and CardTAN

5.5.1 In the BusinessNet system it is possible to set daily limits or transaction limits. A daily limit is the total amount up to which transfer orders may be given on any single calendar day. The daily limit applies to all transfer orders (except transfers between the customer's own accounts and orders relating to securities) given by the authorised user on any single calendar day, irrespective of the execution/accounting date. A transaction limit is the amount up to which a transfer order may be given alone or together with other transfer orders (except transfers between the customer's own accounts and orders relating to securities) using a single TAN.

5.5.2 The Bank may unilaterally change a limit originally set by it (in accordance with Section 5.5.3). An individual limit may be agreed between the Bank and the Agreement holder. In both cases the limit is referred to as a "bank-side limit".

5.5.3 The Bank may lower a bank-side limit which it has set, without participation of the Agreement holder if

- this is justified on objective grounds in connection with the safety of personal identification details or the systems for which they can be used;
- it is suspected that unauthorised orders have been issued, or that personal identification details are being fraudulently used.

The Bank will inform the Agreement holder and the authorised user affected by this action of the lowering of a bank-side limit and also the reasons for such lowering, in the form agreed with him/her, before the bank-side limit is lowered if possible, or immediately afterwards.

The Bank may again raise the limit to its original level when the reasons for lowering the bank-side limit cease to exist. The Bank will inform the Agreement holder and the authorised user affected by this measure of raising the limit in the manner agreed with him/her.

5.5.4 Within any bank-side limit (see Section 5.5.2) the authorised user may set a personal transaction limit directly in the BusinessNet system at any time by using a valid TAN.

VERSION JULY 2025, EFFECTIVE FROM 5 OCTOBER 2025:

A GENERAL PROVISIONS

[...]

5 TRANSACTIONS VIA BUSINESSNET

[...]

5.5 General information on limits applicable to mobileTAN and CardTAN

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- it is suspected that unauthorised orders have been issued, or that personal identification details are being fraudulently used.

The Bank will inform the Agreement holder and the authorised user affected by this action of the lowering of a bank-side limit and also the reasons for such lowering, in the form agreed with him/her, before the bank-side limit is lowered if possible, or immediately afterwards.

The Bank may again raise the limit to its original level when the reasons for lowering the bank-side limit cease to exist. The Bank will inform the Agreement holder and the authorised user affected by this measure of raising the limit in the manner agreed with him/her.

5.5.4 ~~The Agreement holder shall, within any a bank-side limit, if any (see Section 5.5.2) the authorised user may use a valid TAN to directly set a personal daily limit or transaction limit directly in the BusinessNet system at any time which is valid for all authorised account users by using a valid TAN.~~ The Agreement holder can change a daily limit or transaction limit set by him/her within a bank-side limit, if any (see Section 5.5.2), at any time.

5.5.5 The Agreement holder can in BusinessNet with a valid TAN, at a self-service terminal or at a branch with an employee set and at any time also change an account-related daily limit or transaction limit for SEPA instant credit transfers in accordance with Article 2 (1a) of SEPA Regulation (EU) 260/2012 ("instant credit transfers"). This limit shall apply to every authorised account user. The Bank will not execute a payment order issued by the authorised user if the amount exceeds the relevant limit; it will notify the authorised user accordingly and inform him/her of how the limit can be changed.

5.6 Limit applicable to mobileTAN and CardTAN:

There is at present no bank-side daily limit applicable to mobileTAN and CardTAN.

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