

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

VERSION FEBRUARY 2023, EFFECTIVE FROM 1 SEPTEMBER 2023

4.5 General information on limits:

4.5.1 In the online banking 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 customer 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 or a single entry of the ATC.

4.5.2 The Bank may unilaterally change a limit originally set by it in accordance with Section 4.5.3. An individual limit may be agreed between the Bank and the customer. In both cases the limit is referred to as a "bank-side limit".

4.5.3 The Bank may lower a bank-side limit which it has set, without participation of the customer 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 customer of the lowering of a bank-side limit and also the reasons for such lowering, in the form agreed with the customer, 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 customer of the raising of the limit in the manner agreed with him/her.

4.5.4 Within any bank-side limit (see Section 4.5.2) the customer may set a personal transaction limit directly in the online banking system at any time by using a valid TAN or the ATC.

VERSION JULY 2025, EFFECTIVE FROM 5 OCTOBER 2025

4.5 General information on limits:

4.5.1 In the online banking 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 customer 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 or a single entry of the ATC.

4.5.2 The Bank may unilaterally change a limit originally set by it in accordance with Section 4.5.3. An individual limit may be agreed between the Bank and the customer. In both cases the limit is referred to as a "bank-side limit".

4.5.3 The Bank may lower a bank-side limit which it has set, without participation of the customer 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 customer of the lowering of a bank-side limit and also the reasons for such lowering, in the form agreed with the customer, 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 customer of the raising of the limit in the manner agreed with him/her.

4.5.4 Within any bank-side limit (see Section 4.5.2) the customer ~~may~~ shall set a personal ~~daily limit or~~ transaction limit directly in the online banking system ~~at any time~~ by using a valid TAN or the ATC. ~~The customer can change a daily limit or transaction limit set by him/her within a bank-side limit, if any (see Section 4.5.2), at any time.~~

4.5.5 The customer can in Online Banking with a valid TAN or the ATC, 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 Section 1a of SEPA Regulation (EU) 2012/260 ("instant credit transfers"). This limit shall apply to every current/securities account holder and authorised signatory. The Bank will not execute a payment order issued by the customer if the amount exceeds the relevant limit; it will notify the customer accordingly and inform him/her of how the limit can be changed.