



中國銀行

法兰克福分行

BANK OF CHINA

ZWEIGNIEDERLASSUNG FRANKFURT

List of Prices and Services

Bank of China Limited Zweigniederlassung Frankfurt am Main
Frankfurt Branch

Valid as of: 8th July 2022

In case of any divergence between the English and the German versions in text, construction, meaning or interpretation, the German version shall prevail.

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General information about the bank¹

1. Official bank name and address

Bank of China Limited Zweigniederlassung Frankfurt am Main Frankfurt Branch
Bockenheimer Landstraße 24
60323 Frankfurt

Telephone: (069) 17 00 90 0 (hotline)

Internet: www.bankofchina.com/de

Contact: service.de@bankofchina.com

2. Communication with the bank

The bank will notify customers separately of the address of the branch or other bank addresses of relevance to their business relationship with the bank.

3. Internal Complaints Office

The customer can direct any complaint to the following point of contact at the bank:

Contact address:

Via post:

Bank of China Limited Zweigniederlassung Frankfurt am Main
- Beschwerdemanagement -
Bockenheimer Landstraße 24
60323 Frankfurt am Main

Via Email:

German: http://www.bankofchina.com/de/de/aboutus/ab9/201306/t20130618_2366594.html

Chinese: http://www.bankofchina.com/de/aboutus/ab9/201005/t20100513_1035529.html

4. Competent supervisory authorities

Federal Financial Supervisory Authority
Graurheindorfer Straße 108, 53117 Bonn

5. Entry in the German Commercial Register

Bank of China Limited, Zweigniederlassung Frankfurt am Main Frankfurt Branch
Amtsgericht Frankfurt am Main, HRB 30131

6. Contractual language

The contractual language for the bank's business relationships with all customers is German.

7. Bank business days

A business day is any day on which the payment service provider carries out the business operations required for the execution of payment transactions. The bank carries out the business

¹ Changes with regard to the General Information about the bank are provided in the business correspondence or the account statement.

operations required for the execution of payment transactions on all working days, with the exception of:

- Saturdays
- Christmas Eve (December 24) and New Year's Eve (December 31)
- Public holiday of the federal state in which the sub branch is located
- Working days on which the branch of the bank is closed due to particular local circumstances (e.g. Carnival, general employee assemblies) and if notifications thereof have been posted in advance in the entrance area of the branch.

8. Cut-off times for transfer orders

| | |
|--------------------|-----------------------------------|
| Paper-based orders | 2 pm on business days of the bank |
| Paperless orders * | 2 pm on business days of the bank |

* Transfer initiated via Online-Banking or Mobile Banking.

9. Execution time

Payment orders which are received any later than these execution time limits will be executed as soon as possible during the ordinary course of business.

The bank is obliged to ensure that the transfer amount is received by the payee's payment service provider at the latest as set out below:

a) Transfer orders in Euro

| | |
|--------------------|-----------------------------|
| Paperless orders | max. one bank business day |
| Paper-based orders | max. two bank business days |

b) Transfers in other EEA currencies

| | |
|--------------------|------------------------------|
| Paperless orders | max. four bank business days |
| Paper-based orders | max. four bank business days |

Fee regulations for incoming and outgoing payments

The payer can choose between the following options:

- The payer bears the fees charged by their bank and the beneficiary/payee bears the remaining fees – „0“ or „SHA“
- Payer bears all fees – „1“ or „OUR“
- Beneficiary/payee bears all fees – „2“ or „BEN“

Please note:

- In case of the option „SHA“, it is possible that correspondent banks and the beneficiary bank deduct fees from the transfer amount.
- In case of the option „BEN“, it is possible that each of the involved payment service providers deducts fees from the transfer amount.

I. Prices for services in standardized business with private customers and corporate customers

1. Personal accounts

| | |
|---|--------------------------------|
| Monthly basic price for EUR- / USD - Account* | 4.00 EUR per account and month |
| CNY – Account ** | free of charge |
| Master Term Deposit Account (All Currencies) | free of charge |
| Account Statements Form and Frequency as agreed | free of charge |

*The account management fee will be deducted from your debit account at the beginning of each month. If your debit account balance is insufficient, the fee will be automatically deducted from your other accounts with our bank in turn. If the total balance of your accounts in all currencies is insufficient, the outstanding charges will be automatically recorded by the system. As soon as the balance is sufficient the fees will be debited.

**free of charge if other currency account already exists

Copies of account statements produced at customer's request (Provided the bank has fulfilled its duties to inform)

| | |
|----------------------|--------------------------------|
| This year | 10.00 EUR per month of reprint |
| Last year | 20.00 EUR per month of reprint |
| The year before last | 30.00 EUR per month of reprint |

| | |
|---|------------------------------|
| Account Balance Certificate | 30.00 EUR per certificate |
| Reprint of Tax Certificate | 30.00 EUR per certificate |
| Third Party Identification Service Fee*** | 50.00 EUR per identification |
| Credit Confirmation Request Reply | 20,00 EUR per reply |

*** The Third Party Identification Service refers to the Identification-Service provided by Bank of China Ltd. in Germany to other credit institutions of the Bank of China Group or the Identification-Service provided by other credit institutions of the Bank of China Group to Bank of China Ltd. in Germany.

2. Corporate accounts

| | |
|--|------------------------------|
| Monthly basic price for EUR- Account and other available currencies **** | 8.00 EUR per account / month |
| CNY - Account ***** | free of charge |
| Master Term Deposit Account (All Currencies) | free of charge |
| Account Statements Form and Frequency as agreed | free of charge |

****The account management fee will be deducted from your debit account at the beginning of each month. If your debit account balance is insufficient, the fee will be automatically deducted from your other accounts with our bank in turn. If the total balance of your accounts in all currencies is insufficient, the outstanding charges will be automatically recorded by the system. As soon as the balance is sufficient, the fees will be debited.

*****free of charge if other currency account already exists

Copies of account statements produced at customer's request

(Provided the bank has fulfilled its duties to inform)

| | |
|----------------------|--------------------------------|
| This year | 10.00 EUR per month of reprint |
| Last year | 20.00 EUR per month of reprint |
| The year before last | 30.00 EUR per month of reprint |

MT940 Account Statement

| | |
|-----------------------------------|-----------------------------|
| Daily | 30.00 EUR / month / account |
| Weekly | 20.00 EUR / month / account |
| Monthly | 10.00 EUR / month / account |
| For each transaction ² | 30.00 EUR / month / account |

| | |
|-----------------------------|---------------------------|
| Account Balance Certificate | 60.00 EUR per certificate |
| Reprint of Tax Certificate | 60.00 EUR per certificate |

Balance Confirmation

| | |
|-------------------------|----------------------------|
| Within Germany per mail | 30.00 EUR per confirmation |
| Abroad per mail | 60.00 EUR per confirmation |
| Per Fax/ E-mail | 30.00 EUR per confirmation |

| | |
|---|-------------------------------|
| Third Party Identification Service Fee* | 100.00 EUR per identification |
| Credit Confirmation Request Reply | 20.00 EUR per reply |

| | |
|--|-------------------------|
| Processing fee account opening for companies in foundation | 300.00 EUR per customer |
|--|-------------------------|

* The Third Party Identification Service refers to the Identification-Service provided by Bank Identification-Service provided by other credit institutions of the Bank of China Group to Bank of China Ltd. in Germany.

3. Financial Institution Accounts Balance Confirmation*

| | |
|-------------------------|----------------------------|
| Within Germany per mail | 30.00 EUR per confirmation |
| Abroad per mail | 60.00 EUR per confirmation |
| Per Fax/ E-mail | 30.00 EUR per confirmation |

* Since 01.01.2020

* Unless otherwise agreed

4. Standard Personal Loans

Individual agreement is relevant.

5. Bank inquiries

| | |
|----------------|-----------------------|
| Within Germany | 30.00 EUR per inquiry |
|----------------|-----------------------|

² MT940 Account Statement is sent once per day in the evening and only if there are any transactions during the day.

| | |
|---------------------------------|---|
| Abroad | |
| - Europe | 30.00 EUR per inquiry |
| - Overseas | 30.00 EUR per inquiry |
| 6. Global Trade Services | |
| Export letter of credit | |
| pre notification | 50.00 EUR |
| notification | 0.1%, min. 100.00 EUR, max. 300.00 EUR |
| amendment | 75.00 EUR |
| preliminary document check | 100.00 EUR pro document set |
| document acceptance /- clearing | 0.3% min. 150.00 EUR |
| confirmation | Upon request, min. 300.00 EUR |
| transfer | 0.3% min. 250.00 EUR |
| notice of cession | 100.00 EUR |
| Export collection | |
| commission for collection | 0.3% min. 100.00 EUR |
| amendment | 30.00 EUR |
| import letter of credit | |
| pre notice | 50.00 EUR |
| opening factorage | Upon request, min. 150.00 EUR per quarter |
| dispatch factorage | 50.00 EUR |
| amendment | 75.00 EUR |
| acceptance factorage | 0.1% per quarter min. 200.00 EUR |
| document opening factorage | 0.3% min. 150.00 EUR |
| import collection | |
| collection factorage | 0.3% min. 100.00 EUR |
| amendment | 30.00 EUR |
| bill guarantee | |
| notification | 0.1%, min. 100.00 EUR, max. 300.00 EUR |
| amendment notification | 75.00 EUR |
| bill guarantee factorage | Upon request, min. 100.00 EUR per quarter |
| dispatch factorage | 300.00 EUR |
| amendment | 75.00 EUR |
| usage | 0.3% min. 200.00 EUR |
| other factorages | |
| reminder | 15.00 EUR |
| SWIFT | 15.00 EUR |
| postage | national 10.00 EUR, international 15.00 EUR |
| courier | 50.00 EUR per mailing |

7. Special services/other prices

| | |
|---|-----------|
| Account Opening via Postident | 15.00 EUR |
| Inquiry for new customer address ³ | 20.00 EUR |

8. Online Banking/ Mobile Banking

| | |
|--------------------------------|----------------------|
| Set-up fee | free of charge |
| Locking / Unlocking of E-Token | free of charge |
| Application for new E-Token | 5.00 EUR per request |
| Reset Password | 5.00 EUR per request |

II. Prices and specifications for payment services

1. Cash deposits and withdrawals

1.1. Fees for cash deposits

| | |
|---|----------------------------|
| Cash Deposit in EUR | free of charge |
| Processing Fee for Cash Deposits in Foreign Currency (CNY, USD) | 3% of the cash deposit sum |

1.2. Fees for cash withdrawals

a) Cash withdrawal at the counter

| | |
|---|----------------------------|
| Cash Withdrawal in EUR | free of charge |
| Processing Fee for Cash Deposits in Foreign Currency (CNY, USD) | 3% of the cash deposit sum |

For cash withdrawals of more than 10.000 EUR we kindly request our customers to firstly call our Banking Department two business days prior to the transaction for a pre-order.

b) Cash withdrawal with debit card at ATM of other payment service provider

| | |
|---|---------------------|
| Cash Withdrawal with Maestro Debit Card at ATM of other payment service provider: | |
| in Euro | in foreign currency |
| 2.00 EUR | 3.00 EUR |

³ This fee is only being charged if the customer has not fulfilled her/his due diligence obligations towards the bank by not promptly informing the bank about a change in his address, see AGB (terms and conditions) section 11.1. The customer may provide evidence to proof that no damage occurred or that the actual damage amounts to less than the flat fee.

Cash Withdrawal with UnionPay Debit Card at ATM of other payment service provider:

| | |
|---|--|
| Bank of China ATM in China (except Hong Kong China, Macau China and Taiwan China) | Other countries/regions or other banks |
| free | 2.00 EUR |

III. Transfers

1. Outgoing credit transfers within Germany and to other member states of the European Economic Area (EEA) in euro or in other EEA currencies⁴, in addition to SEPA transfer orders (EEA member states as well as Monaco, San Marino, Saint-Pierre and Miquelon and Switzerland)

Fees for the execution of transfer orders

In case the payer does not give any instruction, payer and payee are each individually charged by their bank, "0" or "SHA". The payer is then being charged with the following fees.

i. Private customers

| Transfer order | Paper-based transfer order | Paperless transfer order | Standing Order | Express Transfer (Target II)* paper-based and paperless |
|--|----------------------------|--------------------------|----------------|---|
| IBAN of beneficiary at Bank of China Frankfurt Branch | free of charge | free of charge | free of charge | ----- |
| IBAN of beneficiary in EUR at other credit institution (within EEA) | 1.50 EUR per transfer | free of charge | free of charge | 20.00 EUR |
| IBAN/BIC of beneficiary in currency of EEA country other than EUR at other credit institution (within EEA) | 20.00 EUR | 20.00 EUR | ----- | ----- |

For express transfers (Target II), the payer can choose between the following options:

- Payer bears the fees charged by their bank and the beneficiary/payee bears the remaining fees – „0“ or „SHA“
- Payer bears all fees – „1“ or „OUR“
- Beneficiary/payee bears all fees – „2“ or „BEN“

ii. Corporate customers

| Transfer order | Paper-based transfer order | Paperless transfer order | Standing Order | Express Transfer (Target II)* paper-based and paperless |
|----------------|----------------------------|--------------------------|----------------|---|
|----------------|----------------------------|--------------------------|----------------|---|

⁴ EEA currencies currently are: Euro, British Pound Sterling, Bulgarian Lew, Danish Kroner, Iceland Kroner, Croatian Kuna, Norwegian Kroner, Polish Zloty, Rumanian Leu, Swedish Kroner, Swiss Franc, Czech Kroner, Hungarian Forint.

| | | | | |
|--|--|--|----------------|---|
| IBAN of beneficiary at Bank of China Frankfurt Branch | free of charge | free of charge | free of charge | ----- |
| IBAN of beneficiary in EUR at other credit institution (within EEA) | 1.50 EUR per transfer | free of charge | free of charge | 1.5‰ of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) + 15.00 EUR |
| IBAN/BIC of beneficiary in currency of EEA country other than EUR at other credit institution (within EEA) | 1.5‰ of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR | 1.5‰ of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR | ----- | ----- |

For express transfers (Target II), the payer can choose between the following options:

- Payer bears the fees charged by their bank and the beneficiary/payee bears the remaining fees – „0“ or „SHA“
- Payer bears all fees – „1“ or „OUR“
- Beneficiary/payee bears all fees – „2“ or „BEN“

Other fees

| | |
|---|------------------------|
| Processing of a transfer cancellation after receipt of the transfer order | free of charge |
| Justified rejection of authorized payment order due to incorrect payee data provided by the payer | free of charge |
| Processing of re-procurement of a transfer due to incorrect payee data provided by the payer | 10.00 EUR per transfer |
| - SEPA | |
| - currency of EEA country other than EUR | 15.00 EUR per transfer |
| Standing Order Issuance/Changes | free of charge |

2. Outgoing credit transfers within Germany and to other member states of the European Economic Area (EEA) in currencies of states outside the EEA (third-party state currencies⁵), in addition to credit transfers to countries outside the EEA (third-party states⁶)

2.1 Fees for the execution of transfer orders

i. Private accounts

⁵ For example US-Dollar.

⁶ Third-party states are all states outside the European Economic Area (EEA).

aa. Outgoing credit transfers within Germany and to other member states of the European Economic Area (EEA) in currencies of states outside the EEA (third-party state currencies

In case the payer does not give any instruction, payer and payee are each individually charged by their bank, "O" or "SHA".

The payer is then being charged with the following fees:

| Transfer order | Paper-based transfer order | Paperless transfer order |
|-------------------------|----------------------------|--------------------------|
| IBAN/BIC of beneficiary | 20.00 EUR | 20.00 EUR |

bb. Credit transfers to countries outside the EEA (third-party states)

Regardless of the charge item, the payer is being charged with the following fees:

| Transfer order | Paper-based transfer order | Paperless transfer order |
|---|----------------------------|--------------------------|
| IBAN, Account number/BIC of beneficiary | 20.00 EUR | 20.00 EUR |
| Account number/BIC of beneficiary at Bank of China in China (except Hongkong China, Macau China and Taiwan China) | 10.00 EUR | free of charge |

cc. Other fees

| | |
|---|------------------------|
| Processing of a transfer cancellation after receipt of the transfer order | free of charge |
| Justified rejection of authorized payment order due to incorrect payee data provided by the payer | free of charge |
| Processing of re-procurement of a transfer due to incorrect payee data provided by the payer | 15.00 EUR per transfer |

ii. Corporate Accounts

aa. Outgoing credit transfers within Germany and to other member states of the European Economic Area (EEA) in currencies of states outside the EEA (third-party state currencies

In case the payer does not give any instruction, payer and payee are each individually charged by their bank, "O" or "SHA".

The payer is then being charged with the following fees:

| Transfer order | Paper-based transfer order | Paperless transfer order |
|----------------|----------------------------|--------------------------|
|----------------|----------------------------|--------------------------|

| | | |
|---|--|--|
| IBAN/BIC of beneficiary (inside EEA) | 1.5% of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR | 1.5% of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR |
| Account number of beneficiary and name plus address of payment service provider of beneficiary (inside EEA) | 1.5% of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR | 1.5% of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR |

bb. Credit transfers to countries outside the EEA (third-party states)

In case of charge order „0/SHA“ and „1/OUR“ the payer is being charged with the following fees:

| Transfer order | Paper-based transfer order | Paperless transfer order |
|--|--|--|
| IBAN/BIC of beneficiary (outside the EEA) | 1.5% of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR | 1.5% of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR |
| Account number of beneficiary and name plus address of payment service provider of beneficiary (outside the EEA) | 1.5% of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR | 1.5% of transaction sum (min. 20.00 EUR, max. 1,000.00 EUR) +15.00 EUR |

cc. Other fees

| | |
|---|------------------------|
| Processing of a transfer cancellation after receipt of the transfer order | free of charge |
| Justified rejection of authorized payment order due to incorrect payee data provided by the payer | free of charge |
| Processing of re-procurement of a transfer due to incorrect payee data provided by the payer | 15.00 EUR per transfer |

2.2 Fees for incoming credit transfers

Which party has to pay the fees for the transfer depends on the fee option which was agreed upon between the payer and his payment service provider. The following options are possible:

Please note:

- The payer bears the fees charged by their bank and the beneficiary/payee bears the remaining fees – „O“ or „SHA“
- Payer bears all fees – „1“ or „OUR“
- Beneficiary/payee bears all fees – „2“ or „BEN“

Please note:

- In case of the option „SHA“, it is possible that correspondent banks and the beneficiary bank deduct fees from the transfer amount.
- In case of the option „BEN“, it is possible that each of the involved payment service providers deducts fees from the transfer amount.

a) Private customers

Fees for incoming credit transfers:

| Incoming credit transfers | Fees |
|--------------------------------------|---|
| SEPA | free of charge |
| SWIFT | 1‰, min. 5.00 EUR, max. 50.00 EUR No fee, in case the transfer includes the option by the payer „payer bears all fees“(CHG OUR). |
| Demand Draft (Cash Withdrawal) | 2‰, min. 50.00 €, max. 500.00 € |
| Demand Draft (Remittance Settlement) | 1.5‰, min. 10.00 €, max. 100.00 € |

Please note: The bank is allowed to deduct its fees from the incoming amount before setting the incoming amount on value. In this case the bank will declare the complete incoming amount and its fees separately.

b) Corporate customers

Fees for incoming credit transfers:

| Incoming credit transfers | Fees |
|--------------------------------------|--|
| SEPA | free of charge |
| SWIFT | 1‰, min. 10.00 EUR, max. 100.00 EUR No fee in case the transfer includes the option by the payer „payer bears all fees“(CHG OUR). |
| Demand Draft (Cash Withdrawal) | 2‰, min. 50.00 €, max. 500.00 € |
| Demand Draft (Remittance Settlement) | 1.5‰, min. 10.00 €, max. 100.00 € |

Please note: The bank is allowed to deduct its fees from the incoming amount before crediting the incoming payment to the payee's account. In this case the bank will declare the complete incoming amount and its fees separately.

IV. Direct Debit Payments

1. SEPA basic direct debit transfers

1.1 Execution periods for direct debits

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

1.2 Fees

| | |
|---|--------------------|
| Collection of Direct Debit | Free of charge |
| Confirmation of SEPA-basic direct debit mandate thru payer: Arrangement or Amendment | Free of charge |
| Partial Block via Negative List for SEPA Direct Debit | 5.00 EUR per block |

2. SEPA business-to-business direct debit transfers

2.1 Execution periods for direct debit transfers

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

2.2 Fees

| | |
|--|--------------------|
| Collection of Direct Debit | Free of charge |
| Confirmation of SEPA-B2B-mandate thru payer: Arrangement or Amendment | Free of charge |
| Partial Block via Negative List for SEPA Direct Debit | 5.00 EUR per block |

V. Debit Cards

1. Business days for card payment transactions

Notes

- The working days may differ from the opening hours of the respective branches, which are published in the rooms of the respective branches.
- The customer is able to use his card at any time except if the bank has announced a temporary suspension. The determination of working days only concerns the processing of transactions by the bank.

2. Debit Card

a) General provisions

| | |
|---|----------------------|
| Issuance of a Debit Card | 8.00 EUR |
| Issuance of replacement card due to circumstances the customer has caused i.e. change of name, damage excepted are card renewals due to card expiry | 8.00 EUR |
| Block / unblock card | free of charge |
| Generate new pin letter | 8.00 EUR / per piece |
| Annual fee | |
| - Maestro Debit Card | free |
| - UnionPay Debit Card | 5.00 EUR / per year |

b) Payment by card at terminals of business- and service companies

| | |
|------------------------------------|----------------|
| In EUR within the EEA | free of charge |
| In other currencies within the EEA | free of charge |
| In any currency outside of the EEA | free of charge |

c) Cash withdrawals at ATM of other credit institute

Maestro Debit Card

- In EUR 2.00 EUR / withdrawal
- In other currencies 3.00 EUR / withdrawal

UnionPay Debit Card

- Bank of China ATM in China (except Hong Kong China, Macau China and Taiwan China)* free
- Other countries/regions or other banks 2.00 EUR / withdrawal

Please note: For an explanation of the determining of the exchange rate for foreign currency transactions, please see chapter VII.

d) Execution time limits for card payments

The bank is obliged to ensure that the card payment amount reaches the payee's payment service provider within the following time limits.

| | |
|---|--|
| Card payments in EUR within the European Economic Area (EEA) | max. one business day |
| Card payments within die EEA in EEA currencies other than EUR | max. one business day |
| Card payments outside the EEA | The card payment will be effected as soon as possible. |

VI. Cheques

Cheques transactions in Germany

Fees

| | |
|--------------------------|--------------------|
| Payment of cheque in EUR | 5.00 EUR / cheque |
| Rejected cheque | 30.00 EUR / cheque |

Value date cheques collection

- other credit institutes
 - o Collection: min. 6 bank business days

VII. Exchange rates for foreign currency transactions

For customer business transactions in foreign currencies (e.g. incoming transfers and outgoing transfers), the bank will determine the reference exchange rate which is published at real time on its internet banking website on each business day unless otherwise agreed between the customer and the bank.

The reference exchange rate is the markup or markdown on the mid-rate of the international foreign exchange market. A markup on the reference exchange rate if customer converts from a foreign currency into euro or another foreign currency (buying rate). A markdown on the reference exchange rate if customer converts from euro or another foreign currency into the respective foreign currency (selling rate).

| Currency | Country of Currency | Markup/Markdown (in units of the respective currency) |
|----------|--------------------------|--|
| EUR/AUD | Australia | AUD 0.0065 |
| EUR/CAD | Canada | CAD 0.0065 |
| EUR/CHF | Switzerland | CHF 0.0065 |
| EUR/CNY* | China | CNY 0.0230 |
| EUR/DKK | Denmark | DKK 0.0450 |
| EUR/GBP | United Kingdom | GBP 0.0065 |
| EUR/HKD | Hong Kong | HKD 0.0450 |
| EUR/HUF | Hungary | HUF 1.8000 |
| EUR/JPY | Japan | JPY 0.6500 |
| EUR/NOK | Norway | NOK 0.0450 |
| EUR/PLN | Poland | PLN 0.0450 |
| EUR/SEK | Sweden | SEK 0.0450 |
| EUR/SGD | Singapore | SGD 0.0065 |
| EUR/USD | United States of America | USD 0.0065 |

**Renminbi held, traded and used for payment in the People's Republic of China (mainland China) constitute onshore renminbi (ISO code CNY). Outside of mainland China, this constitutes "offshore renminbi – Hong Kong trading" (CNH). However, as "CNH" is not registered as a code with the International Organization for Standardization (ISO), it is not used in payment services nor for account information. Renminbi that customers hold, trade or use for payment at Bank of China in Germany constitute offshore renminbi (CNH) although the ISO code CNY must be used in customers' payment orders, transaction statements and account information.*

If a purchase or sale of foreign currency cannot be executed on the day of settlement during the ordinary course of business, the bank will use the reference exchange rate of the following day as its basis for exchange. If the customer issues a transfer order in a currency other than the currency of the account, the account is still debited in the currency of the account. The exchange rate is determined in accordance with the aforementioned rule. For transactions in foreign currency initiated by use of cards the bank cashes with rates which are received from the international card organization in Euro. If a foreign exchange is done thru use of cards at a POS terminal there is 1% markup fee.

The foreign exchange of card turnovers in other currencies can be inquired under:

Maestro Debit Card:

<https://www.mastercard.de/de-de/mastercard-fuer-sie/support/waehrungsrechner.html>

UnionPay Debit Card:

<https://www.unionpayintl.com/cardholderServ/serviceCenter/rate?language=en>

The mark-up on the exchange rates of the international card organization Mastercard for card payments in foreign currencies within the European Economic Area (EEA) on the last available euro reference exchange rate of the European Central Bank (ECB) is shown on <https://www.travelprepaid.mastercard.com/rates>. This percentage mark-up is calculated as a currency conversion fee.

Any changes in the rules of the determination for foreign exchange rates will be in effect immediately and without prior notice to the customer.

VIII. Out-of-court dispute resolution

The bank participates in the dispute resolution scheme operated by the consumer arbitration body „The German Private Banks‘ Ombudsman“ (www.bankenombudsmann.de). Consumers may have any disputes with the bank resolved by the Ombudsman. Where disputes concerning a payment services contract (section 675f of the German Civil Code) are involved, customers who are not consumers also may request resolution by the Ombudsman. Further details can be found in the “Rules of Procedure for the Settlement of Customer Complaints in the German Private Commercial Bank Sector”, which are available upon request or can be downloaded from the internet at www.bankenverband.de. Complaints should be addressed in text form (e.g. by letter, telefax or email) to the Customer Complaints Office at the Bundesverband deutscher Banken (Association of German Banks), Postfach (P.O. Box) 040307, 10062 Berlin; fax: +49 (0)30 1663-3169; email: ombudsmann@bdb.de.