



Pre-contractual information for off-premises or distance contracts for financial services

here: Information about savings account contracts

Dear Customer,

For off-premises or distance contracts for financial services, Article 246b of the Introductory Act to the German Civil Code (EGBGB) requires the bank to provide consumers with information in good time before the contract is concluded.

A1 General information about the bank

General information

Official bank name and address

Deutsche Bank AG
Taunusanlage 12
60325 Frankfurt am Main:
Telephone: +49 (0)69 910-00
Fax: +49 (0)69 910-34 225
Email: deutsche.bank@db.com

Responsible branch

The branch responsible for the business relationship is the branch of the bank located closest to the customer's place of residence. The bank will inform the customer of the branch separately. If the customer already has a business relationship with Deutsche Bank AG, the savings account contract will be sent to the branch where the customer has that business relationship.

Where the bank and the customer agree to use online or telephone banking, the following additional bank address applies in addition to the address of the relevant branch

Deutsche Bank AG
04024 Leipzig
Telephone: +49 (0)69 910-10000
Fax: +49 (0)69 910-10001

Registration of the head office in the commercial register

Commercial Register of the Frankfurt am Main Local Court:
HRB 30000

VAT identification number

DE114103379

The bank's main business activity

The company's purpose is to conduct all types of banking business and to provide financial and other services.

Responsible supervisory authorities

The European Central Bank (ECB), Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany (website: www.ecb.europa.eu) and the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht or BaFin), Graurheindorfer Strasse 108, 53117 Bonn and Marie-Curie-Strasse 24-28, 60439 Frankfurt am Main, Germany (website: www.bafin.de) Deutsche Bundesbank, Wilhelm-Epstein-Strasse 14, 60431 Frankfurt am Main, Germany (website: www.bundesbank.de)

A2 General information about the contract

Contractual language

The terms and conditions of the contract and this prior information are provided in German. With the customer's agreement, the bank will communicate with the customer in German for the duration of the contract, unless otherwise individually agreed.

Governing law and jurisdiction

The law of the Federal Republic of Germany applies to the establishment of business relations prior to the conclusion of a contract.

German law applies to the conclusion of the contract and the overall business relationship between the customer and the bank (Clause 6(1) of the bank's General Terms and Conditions). There is no contractual clause relating to a place of jurisdiction.

Immediate avenues for complaints

If you wish to make a complaint against the bank, you can contact the bank via the contact point specified in the bank's List of Prices and Services.

Out-of-court complaints and appeal procedures

The bank participates in the dispute resolution scheme operated by the consumer arbitration body, the German Ombudsman for Private Banks (www.banken-ombudsmann.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 are set out in the 'Rules of Procedure of the Ombudsman for Private Banks', which are available on request or can be viewed on the website of the Association of German Banks (Bundesverband deutscher Banken e. V.) at www.bankenverband.de. Complaints should be addressed in writing (e.g. by letter, fax or email) to the Conciliation Office at the Bundesverband deutscher Banken e. V. (Association of German Banks), Postfach (P.O. Box) 04 03 07, 10062 Berlin; fax: +49 (0)30 1663-3169, email: schlichtung@bdb.de.

You also have the option of lodging a complaint with the Federal Financial Supervisory Authority. For further details, please refer to Clause 21 of the bank's General Terms and Conditions.

Note regarding the existence of a voluntary statutory deposit guarantee scheme

The Bank is a member of the statutory deposit guarantee scheme of the Association of German Banks (see Clause 20 of the bank's General Terms and Conditions).



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B Information about savings account contracts

1. SparCard (savings account card)

Key features

The bank opens a savings account in the customer's name and issues savings account statements showing deposits and withdrawals, which can be accessed at a banking terminal. The savings account is intended for investment purposes and must not be used for payment transactions¹.

The bank provides the customer with a SparCard and a corresponding personal identification number (PIN). The SparCard and your personal PIN are used to place orders and access customer-related information at the bank's banking terminals, as well as to withdraw cash from ATMs worldwide (free of charge at around 35,000 ATMs; for details, see the bank's List of Prices and Services).

The bank pays variable interest on the balance in the savings account. Any changes to interest rates during the term of the savings account contract shall be made in accordance with Clause 4 of the 'Terms and Conditions for Savings Accounts'. The current savings interest rate is published in the notice called 'Interest Rates for Investments' in the bank's premises and on the internet (www.deutsche-bank.de/start) under 'Conditions & Prices'.

The savings certificate consists of the savings account contract together with the most recent account statement.

There is no time limit on the investment. There are no minimum or maximum deposits. The customer can make top-up payments at any time or make regular deposits, e.g. via a standing order.

Up to €2,000 per calendar month can be withdrawn from the savings balance². Larger sums can be withdrawn from the savings account with three months' notice².

Prices

There are no account management fees. The fees otherwise applicable to specific services (e.g. public notice procedures) are set out in the bank's current List of Prices and Services.

Note regarding taxes and costs payable by the customer

Interest earned on savings in the account is taxable as income. If you have any questions, please contact your local tax office or your tax adviser. This applies in particular where the customer is liable for tax abroad. The customer is responsible for covering their own costs (e.g. for long-distance calls and postage).

Additional telecommunications costs

There are no additional telecommunications costs. When using telephone banking on 069 910-10000 in Germany, customers will be charged the standard rate for a domestic call per minute.

Reservation of performance

None.

¹ For example, via bank transfers, standing orders and direct debits.

² For example, via cash withdrawals or bank transfers

Payment and performance of the contract

Account management

The bank fulfils its obligations under the savings account contract by opening a savings account in the customer's name, and issues savings account statements showing deposits and withdrawals. The bank statements show cash deposits, cash withdrawals, all other deposits and withdrawals, and the most recent account balance. The most recent bank statement is the one that applies. The bank provides customers with a SparCard for cash withdrawals at ATMs and for obtaining savings account statements at banking terminals.

Interest on deposits

Interest on savings is credited to the savings account at the end of the calendar year. The customer may withdraw these funds without notice within two months of them being credited¹ (see Clause 4 of the Terms and Conditions for Savings Accounts).

Deposits/Incoming payments

The bank credits the account with any sums paid in and any payments received.

Access to funds¹

The bank fulfils its payment obligation by paying the customer in cash at the counter or at an ATM, or by transferring the amount to the bank account specified by the customer. When withdrawing cash at the counter, you must present your SparCard. When withdrawing cash at an ATM, you must use your SparCard and PIN.

Contractual termination provisions

The customer may close the savings account by giving three months' notice. Up to €2,000 can be withdrawn from the savings account within a calendar month without giving notice¹. Notwithstanding the aforementioned withdrawal option, if the bank agrees to early repayment in exceptional cases, it may charge an interest penalty on the repayment as an early repayment fee, the amount of which is set out in the notice called 'Interest Rates for Investments' displayed by the bank branch where the account is held. For further details, please refer to Clauses 6 and 7 of the Terms and Conditions for Savings Accounts.

Minimum term of the contract

Three months if the savings account balance exceeds €2,000 (see Clause 6 of the Terms and Conditions for Savings Accounts).

Other rights and obligations of the bank and the customer

The basic terms and conditions governing the overall business relationship between the bank and the customer are set out in the bank's General Terms and Conditions. In addition, the 'Terms and Conditions for Savings Accounts', the 'SparCard Terms and Conditions', and the 'Card Terms and Conditions for the SparCard' apply.

In addition, the 'Terms and Conditions for Access to Deutsche Bank AG via Electronic Media' apply where the bank and the customer agree to use online banking and/or telephone banking. The above terms and conditions are available in German.



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Consequences of late payment or non-payment

None. The customer is not obliged to make savings payments into their SparCard account.

2. TopZinsSparen (fixed-term/interest savings account)

Key features

The bank opens a savings account in the customer's name and issues statements showing deposits and interest credits. The savings account is intended for investment purposes and must not be used for payment transactions¹.

The contract provides for regular monthly savings instalments (from €25.00) over a term of between 4 and 18 years.

The bank pays interest on the balance in the savings account at the contractually agreed rate. Payment of the agreed interest rate is conditional upon the agreed savings instalments being paid in full and on time. If a scheduled savings instalment is not paid by the day before the next due date, the variable interest rate applicable to the savings account with a SparCard will apply from that day onwards for the entire remaining term.

The interest rate depends on the length of the term to be agreed.

The current interest rates are published in the notice called 'Interest Rates for Investments' in the bank's premises and on the internet (www.deutsche-bank.de/start) under 'Conditions & Prices'.

The monthly savings instalment must be at least €25.00. It is not possible to suspend or change the savings instalment, nor to make additional payments.

The balance cannot be accessed until the agreed term has expired². Prior access² is ruled out.

Prices

There are no account management fees.

Note regarding taxes and costs payable by the customer

Interest earned on savings in the account is taxable as income. If you have any questions, please contact your local tax office or your tax adviser. This applies in particular where the customer is liable for tax abroad.

The customer is responsible for covering their own costs (e.g. for long-distance calls and postage).

Additional telecommunications costs

There are no additional telecommunications costs. When using telephone banking on 069 910-10000 in Germany, customers will be charged the standard rate for a domestic call per minute.

Reservation of performance

None.

¹ For example, via bank transfers, standing orders and direct debits.

² For example, via cash withdrawals or bank transfers

Payment and performance of the contract

Account management

The bank fulfils its obligations under the savings account contract by opening a savings account in the customer's name, and issues account statements showing deposits and interest credited to the account. The monthly savings instalments are made by standing order.

Immediately after the interest is credited once a year, the customer is sent a statement showing the deposits made during the contract year, the interest credited and the account balance.

Interest on deposits

Interest is credited to the account at the end of each contract year. The customer may withdraw these funds at their discretion within two months of them being credited, without having to give notice².

Deposits/Incoming payments

The bank credits the account with any sums paid in and any payments received.

Access to funds²

At the end of the term, the bank will fulfil its payment obligation by paying the customer in cash at the counter or by transferring the amount to the bank account specified by the customer. No prior notice is required. It is not possible to access¹ the balance before the end of the term.

Minimum term of the contract

Depending on the agreement, the term ranges from 4 to 18 full years.

Other rights and obligations of the bank and the customer

The basic terms and conditions governing the overall business relationship between the bank and the customer are set out in the bank's General Terms and Conditions. The 'TopZinsSparen Terms and Conditions' also apply.

In addition, the 'Terms and Conditions for Access to Deutsche Bank AG via Electronic Media' apply where the bank and the customer agree to use online banking and/or telephone banking. The above terms and conditions are available in German.

Consequences of late payment or non-payment

If a scheduled savings instalment is not paid by the day before the next due date, the variable interest rate applicable to the savings account with a SparCard – as published in the notice 'Interest Rates for Investments' – will apply from that day onwards for the entire remaining term.

3. FestzinsSparen (fixed-interest savings account)

Key features

The bank opens a savings account in the customer's name and issues an account statement showing the interest credited. The savings account is intended for investment purposes and must not be used for payment transactions.



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The bank issues a savings certificate in the customer's name. The most recent account statement forms part of the savings certificate.

The bank pays interest on a fixed amount deposited in the savings account for the agreed term at an agreed fixed interest rate (fixed-rate agreement).

The investment period is limited to a maximum of eight years. There are minimum deposits depending on the chosen term: for terms of 6 months or more, a minimum of €2,500; for terms of 4 years or more, a minimum of €1,500; however, there are no maximum deposits. Top-up payments are not permitted during the fixed-rate period.

The balance may be accessed at the end of the fixed-interest agreement¹ provided notice to terminate is issued at least three months in advance. Disposal of the account balance¹ prior to the end of this term is excluded.

The interest rate depends on the term of the fixed-rate agreement and the amount of the deposit. The current interest rates are published in the notice called 'Interest Rates for Investments' in the bank's premises and on the internet (www.deutsche-bank.de/start) under 'Conditions & Prices'.

Prices

There are no account management fees. The fees otherwise applicable to specific services (e.g. public notice procedures) are set out in the bank's current List of Prices and Services.

Note regarding taxes and costs payable by the customer

The interest earned on savings is taxable as income. If you have any questions, please contact your local tax office or your tax adviser. This applies in particular where the customer is liable for tax abroad.

The customer is responsible for covering their own costs (e.g. for long-distance calls and postage).

Additional telecommunications costs

There are no additional telecommunications costs. When using telephone banking on 069 910-10000 in Germany, customers will be charged the standard rate for a domestic call per minute.

Reservation of performance

None.

Payment and performance of the contract

Account management

The bank fulfils its obligations under the savings agreement by opening a savings account in the customer's name and crediting the investment amount to that account. The bank issues a statement of account showing the interest credited. The bank statement shows the transactions and the account balance. The most recent bank statement is the one that applies.

¹ For example, via cash withdrawals or bank transfers

Interest on deposits

Interest on savings is credited to the savings account at the end of the fixed-rate period. Where a fixed-interest agreement is for a term of more than 12 months, interest is also credited at the end of the month in which a contract year ends. The customer may access the interest within two months of it being credited, without having to give notice¹.

Access to funds¹

If, at the end of the fixed-interest period, the customer does not wish to renew the account, the bank will fulfil its payment obligation by paying the customer in cash at the counter or by transferring the funds to the bank account specified by the customer. When closing the account, the relevant savings certificate must be presented.

Contractual termination provisions

The customer may close the savings account by giving three months' notice before the end of the fixed-interest period. Notwithstanding the aforementioned withdrawal option, if the bank agrees to early repayment in exceptional cases, it may charge an interest penalty on the repayment as an early repayment fee, the amount of which is set out in the notice called 'Interest Rates for Investments' displayed by the bank branch where the account is held. For further details, please refer to Clauses 6 and 7 of the Terms and Conditions for Savings Accounts.

Minimum term of the contract

The fixed-rate period, in conjunction with the applicable interest rate, can be agreed for a term of between six months and eight years. The contractual termination provisions must be observed.

Other rights and obligations of the bank and the customer

The basic terms and conditions governing the overall business relationship between the bank and the customer are set out in the bank's General Terms and Conditions. In addition, the 'Terms and Conditions for Savings Accounts' and the 'Festzins-Sparen Terms and Conditions' apply.

In addition, the 'Terms and Conditions for Access to Deutsche Bank AG via Electronic Media' apply where the bank and the customer agree to use online banking and/or telephone banking. The above terms and conditions are available in German.

Consequences of late payment or non-payment

If the customer fails to deposit the agreed investment amount for the FestzinsSparen account, or fails to do so on time, the savings contract will not come into effect.

4. GeldmarktSparen (money market savings account)

Key features

The bank opens a savings account in the customer's name and issues statements showing transactions and the current balance. The savings account is intended for investment purposes and must not be used for payment transactions.



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The bank issues the customer with a savings certificate in their name. The most recent account statement forms part of the savings certificate.

The bank pays variable interest on the balance in the savings account. The interest rate depends on the amount invested. The current interest rates are published in the notice called 'Interest Rates for Investments' in the bank's premises and on the internet (www.deutsche-bank.de/start) under 'Conditions & Prices'.

There is no time limit on the investment. When opening a savings account, a minimum deposit applies, as specified in the notice called 'Interest Rates for Investments' displayed in the bank's premises. Once the initial investment has been paid in, further amounts can be paid in at any time. There is no maximum deposit.

Up to €2,000 per calendar month can be withdrawn from the savings balance¹. Larger sums can be withdrawn from the savings account with three months' notice¹.

Prices

There are no account management fees. The fees otherwise applicable to specific services (e.g. public notice procedures) are set out in the bank's current List of Prices and Services.

Note regarding taxes and costs payable by the customer

Interest earned on savings in the account is taxable as income. If you have any questions, please contact your local tax office or your tax adviser. This applies in particular where the customer is liable for tax abroad. The customer is responsible for covering their own costs (e.g. for long-distance calls and postage).

Additional telecommunications costs

There are no additional telecommunications costs. When using telephone banking on 069 910-10000 in Germany, customers will be charged the standard rate for a domestic call per minute.

Reservation of performance

None.

Payment and performance of the contract

Account management

The bank fulfils its obligations under the savings account contract by opening a savings account in the customer's name, and issues account statements showing account withdrawal transactions. At the start of each new calendar year, the customer receives a free account statement. In addition to the transactions, the account statements show the account balance.

Interest on deposits

Interest on savings is credited to the savings account at the end of the calendar year. The customer may withdraw these funds at their discretion within two months of them being credited, without having to give notice¹.

Deposits/Incoming payments

The bank credits the account with any sums paid in and any payments received.

Access to funds¹

The bank fulfils its payment obligation by paying the customer in cash at the counter or by transferring the amount to the bank account specified by the customer.

Contractual termination provisions

The customer may close the savings account by giving three months' notice. Up to €2,000 can be withdrawn from the savings account within a calendar month without giving notice¹. Notwithstanding the aforementioned withdrawal option¹, if the bank agrees to early repayment in exceptional cases, it may charge an interest penalty on the repayment as an early repayment fee, the amount of which is set out in the notice called 'Interest Rates for Investments' displayed by the bank branch where the account is held. For further details, please refer to Clauses 6 and 7 of the Terms and Conditions for Savings Accounts.

No interest penalty will be charged for withdrawals made by transfer to other savings accounts subject to a notice period of at least three months, or for the purpose of buying securities provided they are not sold within three months.

Minimum term of the contract

Three months if the savings account balance exceeds €2,000 (see Clause 6 of the Terms and Conditions for Savings Accounts).

Other rights and obligations of the bank and the customer

The basic terms and conditions governing the overall business relationship between the bank and the customer are set out in the bank's General Terms and Conditions. In addition, the 'Terms and Conditions for Savings Accounts' and the 'GeldmarktSparen Terms and Conditions' apply.

In addition, the 'Terms and Conditions for Access to Deutsche Bank AG via Electronic Media' apply where the bank and the customer agree to use online banking and/or telephone banking. The above terms and conditions are available in German.

Consequences of late payment or non-payment

None. The customer is not obliged to make savings deposits into their GeldmarktSparen account.

¹ For example, via cash withdrawals or bank transfers



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C Cancellation policy

Cancellation policy for distance contracts and off-premises contracts concluded for the provision of payment services in the form of framework contracts for payment services

When you submit the application, the following cancellation policy applies to you:

Cancellation policy

Part 1

Right of cancellation

You may cancel your declaration of contract **within 14 days without giving any reason, by means of a clear statement**. This period begins upon conclusion of the contract and after you have received the terms of the contract, including the General Terms and Conditions as well as **all the information listed below in Section 2 in clear and plain language, in a form that is easy to read** on a durable medium (e.g. letter, fax, email). **To meet the cancellation deadline, simply send the cancellation notice in good time**. Cancellations should be addressed to:

Deutsche Bank AG
Postkorb F950
Tausanlange 12
60262 Frankfurt
Fax: +49 (0)69 910-10001
Website: <https://www.deutsche-bank.de/widerruf>
Email: widerruf.fernabsatz@db.com

You can also exercise your right of cancellation online at www.deutsche-bank.de/widerruf. If you use this online function, we will immediately send you a confirmation of receipt on a durable medium (e.g. by email), containing details of the content of the cancellation notice as well as the date and time of receipt.

If you do not exercise your right of cancellation, you remain bound by the contract.

Your right of cancellation expires prematurely if the contract has been **fully performed by both parties at your express request** before you have exercised your right of cancellation.

If you have not received the **terms of the contract**, including the General Terms and Conditions, as well as all the information listed below in Section 2 **in clear and plain language, in an easily readable form on a durable medium** (e.g. letter, fax, email), **your right of cancellation expires no later than 12 months and 14 days after conclusion of the contract**. **However, your right of cancellation does not expire** if you have not been informed of your **right of cancellation on a durable medium**.

Part 2

Information required for the start of the cancellation period

The information referred to in the second sentence of Section 1 comprises the following details:

1. The identity and main business activities of the bank
2. The address of the place where the bank is established, as well as its telephone number and email address, and details of other means of communication offered by the bank
3. Relevant contact details enabling consumers to submit complaints to the bank
4. The commercial register in which the bank is registered and its registration number
5. The name, address, website and any other contact details of the responsible supervisory authority
6. A description of the key features of the financial service
7. The total amount the consumer owes the bank for the financial service, including all associated commissions, charges and fees, as well as all taxes paid through the bank
8. Information on the consequences of late payment or non-payment
9. A note regarding any additional taxes or costs that are not paid via the bank or invoiced by it
10. Details regarding payment and performance
11. Specific additional costs that the consumer must bear for the use of the means of distance communication, where such additional costs are charged
12. Whether or not a right of cancellation exists and, where it does, details of the cancellation period and the procedures for exercising the right of cancellation, including any amount the consumer may be required to pay and the consequences of not exercising this right
13. The minimum term of the contract
14. Details of the parties' right to terminate the contract early or unilaterally in accordance with the terms of the contract, including any contractual penalties that may be imposed in such a case
15. Practical guidance and procedures for exercising the right of cancellation under Section 355 of the German Civil Code, including the bank's telephone number and email address or details of other relevant means of communication for sending the notice of cancellation, and, in the case of financial services contracts concluded via an online user interface, information on the existence and location of the cancellation function pursuant to Section 356a of the Civil Code
16. Contractual clauses that determine the law applicable to the contract or the competent court
17. The language or languages in which the terms and conditions of the contract and the prior information referred to in this Article are provided, as well as the language or languages which the bank undertakes to use, with the customer's agreement, for communication during the contract
18. The possibility of accessing an out-of-court complaints and redress procedure to which the bank is subject, and the conditions for such access
19. The existence of a deposit guarantee scheme or other compensation schemes not covered by Directive 2014/49/EU, as amended on 16 April 2014, and Directive 97/9/EC, as amended on 3 March 1997



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Part 3

Consequences of cancellation

In the event of a valid cancellation, **the parties must return the benefits received.** You are obliged to **pay compensation** for the value of the service provided up to the point of cancellation if, prior to submitting your declaration of contract, you were made aware of this legal consequence and expressly agreed that performance of the service could begin before the end of the cancellation period. If you are required to pay compensation, this may mean that you are still obliged to meet your contractual payment obligations for the period up to the point of cancellation. **Requests for refunds must be completed within 30 days.** This period begins for you when you send your notice of cancellation, and for us when we receive it.

Special notes

If this contract is cancelled, you will no longer be bound by any related contract either, provided that the related contract concerns a service provided by us or a third party on the basis of an agreement between us and that third party.

Cancellation policy ends

Special notes regarding immediate contract execution

The bank will begin performance of this agreement and any other agreements based on it immediately upon acceptance of the savings account contract and before the expiry of the cancellation period, provided the customer gives their express consent to this. The bank obtains express consent when the contract is signed.

Validity of this information

This information (as of: 06/2026) is valid until further notice.

Best regards,
Deutsche Bank AG



Information for consumers in accordance with Article 246b (3) of the Introductory Act to the German Civil Code

Savings accounts

Last updated: 06/2026

Bank name and address:
Deutsche Bank AG
Taubusanlage 12
60325 Frankfurt am Main
Germany
Phone +49 (0) 69 / 910-00

Dear Customer,

Is there anything you'd like to know about our savings accounts? This document is designed to answer any questions you may have.

By providing this information, we are complying with the requirements set out in Article 246b (3) of the Introductory Act to the German Civil Code (Einführungsgesetzes zum Bürgerlichen Gesetzbuch – EGBGB). This information is intended to help you assess whether the contract on offer and the associated services meet your needs and suit your financial circumstances.

Please note: This information is designed to provide you with a better understanding of our savings accounts. You can find all the legal details that apply to our savings accounts in your contract documents.

This information is divided into five parts:

- [Part 1 to part 4](#) contains specific information: In this section, we'll explain the main features of our savings accounts, including any additional services. This section also looks at the consequences of using these services (e.g. interest applied to credit balances).
- [Part 5](#) contains information on what to do if you are not satisfied with our savings account(s) and what options are available to you if you wish to make a complaint.

Yours faithfully,
Deutsche Bank

Information about our savings accounts

In this section, we'll describe our savings accounts SparCard, TopZinsSparen, FestzinsSparen and GeldmarktSparen and the implications of using them. You will find out what our savings accounts cover and how they work. We'll also explain the key words and phrases you'll need to understand and use our accounts.

1. Information on SparCard

1.1 What is a SparCard?

SparCard, Deutsche Bank's digital savings account, is designed for saving money. The bank will open a savings account in your name. The money you deposit into this account is intended for saving purposes and must not be used for payment transactions. The bank will provide you with a SparCard and a personal PIN to use with this card. You can use your SparCard and PIN to issue instructions to the bank, access customer-related information at the bank's terminals, and also withdraw cash from ATMs around the world (for details of any charges that may apply for cash withdrawals from ATMs, please refer to our List of Prices and Services).

The savings certificate consists of the savings account agreement and your most recent account statement.

1.2 What can I use my SparCard and SparCard savings account for? And what can't I use it for?

The money you deposit into this account is intended for saving purposes and must not be used for payment transactions.

1.3 Is there a specific contract term or a minimum contract term?

There is no minimum term. If you wish to withdraw more than €2,000 per calendar month, you will have to give three months' notice.

1.4 How do I deposit money into my account?

You can deposit money into your savings account using cash or by setting up a standing order or bank transfer. You can pay in additional funds at any time or set up regular deposits.

1.5 How can I access my credit balance?

You can withdraw up to €2,000 each calendar month without having to give notice. You can withdraw larger sums from your savings account by giving the bank three months' notice.

If – irrespective of the aforementioned options regarding withdrawals – the bank approves a withdrawal before the end of the notice period (only available in exceptional circumstances), it is able to apply an interest penalty as an early withdrawal penalty. The penalty rate is specified in the information sheet "Interest rates for financial investments" issued by the bank responsible for the account. For further details, please refer to sections 6 and 7 of the "Terms and Conditions for Savings Accounts".

Funds can be withdrawn as cash at the bank counter or from an ATM; they can also be transferred to a bank account in your name. To withdraw cash at one of the bank's branches, you must present your SparCard at the counter. When withdrawing cash from an ATM, you must use your SparCard and enter your PIN.

1.6 How is interest calculated and credited to my account?

The bank pays variable interest on the balance in your savings account. The interest rate applicable to all savings in the account is the rate paid by the bank on new savings deposits of this type and term. Interest is credited to your savings account at the end of each calendar year. Any interest earned on savings is taxable as income.

1.7 Can I withdraw any interest paid?

You can withdraw any interest credited to your account within two months of it being paid, without having to give notice.

1.8 Where can I find information on current interest rates and limits?

The current interest rate for savings is published in the information sheet "Interest rates for financial investments" available inside the bank's branches and also published on the internet (www.deutsche-bank.de/start) under "Terms & Conditions".



Information for consumers in accordance with Article 246b (3) of the Introductory Act to the German Civil Code

Savings accounts

1.9 How do I get my bank statements and closing balance?

The bank issues savings account statements showing deposits and withdrawals; these can be accessed at banking terminals. The most recent account statement is regarded as valid. The savings certificate consists of the savings account agreement and your most recent account statement.

1.10 What costs, taxes and other expenses could I incur?

No account fees are charged for the account itself. Fees for any other specific services are set out in the bank's current List of Prices and Services. Any interest earned on savings is taxable as income. You are responsible for covering any of your own costs (e.g. for long-distance phone calls and postage).

1.11 What other rules (rights and obligations) apply?

The basic rules governing the entire business relationship between the bank and the customer are set out in the bank's "General Terms and Conditions of Business". Furthermore, the "Terms and Conditions for Savings Accounts", the "Terms and Conditions for the SparCard" and the "Card Terms and Conditions for the SparCard" also apply. In addition, the "Terms and Conditions for Accessing Deutsche Bank AG via Electronic Media" shall apply provided that the bank and the customer have agreed to the use of online banking and/or telephone banking. The aforementioned terms and conditions are available in German.

1.12 How do I close my account?

You can close your savings account by giving three months' notice.

You can withdraw up to €2,000 from your savings account within one calendar month without notice. If – irrespective of the aforementioned options regarding withdrawals – the bank approves a withdrawal before the end of the notice period (only available in exceptional circumstances), it is able to apply an interest penalty as an early withdrawal penalty. The penalty rate is specified in the information sheet "Interest rates for financial investments" issued by the bank responsible for the account. For further details, please refer to sections 6 and 7 of the "Terms and Conditions for Savings Accounts".

1.13 How are my savings protected?

Your savings are protected under the statutory deposit guarantee scheme in Germany. Deutsche Bank AG is covered by Entschädigungseinrichtung deutscher Banken GmbH, a statutory compensation scheme for depositors and investors. Under this scheme, deposits are generally protected up to a maximum of €100,000 per depositor. In certain exceptional cases provided for by law, further protection may apply.

In addition, Deutsche Bank AG is a member of the Einlagensicherungsfonds des Bundesverbandes deutscher Banken e. V. (the deposit protection scheme of private German banks). In accordance with its statutes, this fund offers additional protection for deposits. Further details regarding the scope of protection and the relevant criteria can be found in the bank's information on deposit protection.

2. Information on TopZinsSparen

2.1 What is the TopZinsSparen account?

TopZinsSparen is a savings plan with fixed monthly contributions, a fixed term of between 4 and 18 years, and a fixed interest rate.

2.2 What can I use my TopZinsSparen account for? And what can't I use it for?

TopZinsSparen is a savings account. It is not designed to be used for payment transactions.

2.3 Is there a specific contract term or a minimum contract term?

The contract provides for regular monthly savings contributions over a term of between 4 and 18 years.

2.4 How do I deposit money into my account?

You agree to deposit a fixed amount each month (starting at €25.00). You are not able to pause your contributions, change the amount you deposit or deposit additional funds. Your contributions are collected via SEPA direct debit.

2.5 How can I access my credit balance?

Funds can only be withdrawn by bank transfer once the agreed term has elapsed. Funds cannot be withdrawn prior to this point.

2.6 How is interest calculated and credited to my account?

Interest is paid on the balance at the contractually agreed interest rate. Payment of the agreed interest rate is conditional upon the agreed savings deposits being made in full and on time. If a scheduled deposit is not paid by the day before the next due date, the variable interest rate applicable to a savings account with a SparCard will apply from that day onwards for the entire remaining term. Interest is credited to your account at the end of each contract year.

2.7 Where can I find information on current interest rates and limits?

The interest rate depends on the agreed term. Current interest rates are published in the information sheet "Interest rates for financial investments" available inside the bank's branches and also on the internet (www.deutsche-bank.de/start) under "Terms & Conditions".

2.8 How do I get my bank statements and closing balance?

As soon as interest has been paid into your account, you will be sent your annual account statement, listing all deposits made during the contract year, the amount of interest paid and your latest balance.

2.9 What costs, taxes and other expenses could I incur?

No account fees apply. Any interest earned on savings in the account is taxable as income. You are responsible for covering any of your own costs (e.g. for long-distance phone calls and postage).



Information for consumers in accordance with Article 246b (3) of the Introductory Act to the German Civil Code

Savings accounts

2.10 What other rules (rights and obligations) apply?

The basic rules governing the entire business relationship between the bank and the customer are set out in the bank's "General Terms and Conditions of Business". In addition, the "Terms and Conditions for TopZinsSparen Accounts" apply.

2.11 How do I close my account?

Funds will be made available at the end of the contract term; no prior notice of termination is required. It is not possible to withdraw funds before the end of the contract term.

2.12 How are my savings protected?

Your savings are protected under the statutory deposit guarantee scheme in Germany. Deutsche Bank AG is covered by Entschädigungseinrichtung deutscher Banken GmbH, a statutory compensation scheme for depositors and investors. Under this scheme, deposits are generally protected up to a maximum of €100,000 per depositor. In certain exceptional cases provided for by law, further protection may apply.

In addition, Deutsche Bank AG is a member of the Einlagen-sicherungsfonds des Bundesverbandes deutscher Banken e. V. (the deposit protection scheme of private German banks). In accordance with its statutes, this fund offers additional protection for deposits. Further details regarding the scope of protection and the relevant criteria can be found in the bank's information on deposit protection.

3. Information on FestzinsSparen

3.1 What is a FestzinsSparen account?

You can use a FestzinsSparen account to invest a fixed sum of money for an agreed fixed-rate period at a fixed interest rate (fixed-rate agreement). The bank will open a savings account in your name and provide you with a statement showing the interest credited to your account. The bank will issue a savings certificate in your name; the most recent account statement forms part of your savings certificate.

3.2 What can I use my FestzinsSparen account for? And what can't I use it for?

The money you deposit into your FestzinsSparen account is intended for saving purposes and must not be used for payment transactions. Additional deposits are not permitted during the agreed fixed-rate period.

3.3 Is there a specific contract term or a minimum contract term?

The fixed-rate period can be agreed for a term of between 6 months and 8 years. A notice period of at least three months must be observed for withdrawing funds.

3.4 How do I deposit money into my account?

You can transfer funds into your FestzinsSparen account yourself or transfer funds from another of your Deutsche Bank accounts. Deposits can also be collected from an external bank via SEPA direct debit. Minimum investment amounts apply depending on the selected term; additional deposits are not permitted during the agreed fixed-rate period.

3.5 What happens to my balance once the fixed-rate period has ended?

Under the terms of the account agreement, the bank is authorised upon expiry of the fixed-term agreement to continue holding the deposited savings for the same period and according to the same terms, at the interest rate applicable at that time. You will be informed of your new interest rate in good time and may revoke your authorisation or issue different instructions before the current fixed-rate agreement expires. Any changes to the investment amount must be requested no later than three banking days before the fixed-interest agreement expires.

3.6 How can I access my credit balance?

You are able to withdraw your balance at the end of the fixed-rate period, provided that you have given at least 3 months' notice of this. No funds may be withdrawn before this notice period has elapsed. Funds can be paid out in cash or by bank transfer to the account details you have given the bank; the relevant savings certificate must be provided if the account is being closed.

3.7 How is interest calculated and credited to my account?

Interest is credited to your savings account at the end of the fixed-rate period. If the agreed fixed-rate period is longer than 12 months, interest is also credited at the end of the month in which a contract year ends. Interest can be withdrawn within two months of it being credited.

3.8 Where can I find information on current interest rates and limits?

The agreed interest rate depends on the agreed fixed-rate period and the amount deposited. Current interest rates are published in the information sheet "Interest rates for financial investments" available inside the bank's branches and also on the internet (www.deutsche-bank.de/start) under "Terms & Conditions".

3.9 How do I get my bank statements and closing balance?

The bank sends you an account statement, showing the interest credited. Your account statement will list any transactions and your current account balance. The most recent account statement is regarded as valid.

3.10 What costs, taxes and other expenses could I incur?

No account fees are charged for the account itself. Fees for any other specific services are set out in the bank's current List of Prices and Services. Any interest earned on savings is taxable as income. You are responsible for covering any of your own costs (e.g. for long-distance phone calls and postage).

3.11 What other rules (rights and obligations) apply?

The basic rules governing the entire business relationship between the bank and the customer are set out in the bank's "General Terms and Conditions of Business". The "Terms and Conditions for Savings Accounts" and the "Terms and Conditions for FestzinsSparen Accounts" also apply. In addition, the "Terms and Conditions for Accessing Deutsche Bank AG via Electronic Media" shall apply provided that the bank and the customer have agreed to the use of online banking and/or telephone banking. The aforementioned terms and conditions are available in German.



Information for consumers in accordance with Article 246b (3) of the Introductory Act to the German Civil Code

Savings accounts

3.12 How do I close my account?

You are able to close your savings account by giving three months' notice before the end of the fixed-rate period. If, in exceptional circumstances, the bank agrees to earlier withdrawal, it may apply an interest penalty as an early withdrawal fee.

3.13 How are my savings protected?

Your savings are protected under the statutory deposit guarantee scheme in Germany. Deutsche Bank AG is covered by Entschädigungseinrichtung deutscher Banken GmbH, a statutory compensation scheme for depositors and investors. Under this scheme, deposits are generally protected up to a maximum of €100,000 per depositor. In certain exceptional cases provided for by law, further protection may apply.

In addition, Deutsche Bank AG is a member of the Einlagen-sicherungsfonds des Bundesverbandes deutscher Banken e. V. (the deposit protection scheme of private German banks). In accordance with its statutes, this fund offers additional protection for deposits. Further details regarding the scope of protection and the relevant criteria can be found in the bank's information on deposit protection.

4. Information on GeldmarktSparen

4.1 What is a GeldmarktSparen account?

A GeldmarktSparen account is a savings account with a three-month notice period. The bank will open a savings account in your name and provide you with account statements containing information on any transactions and your current balance. The bank will provide you with a savings certificate in your name; your most recent account statement forms part of your savings certificate.

4.2 What can I use my GeldmarktSparen account for? And what can't I use it for?

The money you deposit into your GeldmarktSparen account is intended for saving purposes and must not be used for payment transactions.

4.3 Is there a specific contract term or a minimum contract term?

If you have more than €2,000 in your savings account, you will be required to give three months' notice if you wish to withdraw more than €2,000 per calendar month.

4.4 How do I deposit money into my account?

You can deposit money into your savings account using cash or by setting up a standing order or bank transfer. You can pay in additional funds at any time or set up regular deposits.

When you first open a savings account, you will be required to deposit a minimum sum as set out in the information sheet "Interest rates for financial investments", which is available in the bank's branches. Once the initial investment has been paid in, further amounts can be paid in at any time. There is no maximum investment amount.

4.5 How can I access my credit balance?

You can withdraw up to €2,000 by bank transfer or as cash each calendar month without having to give notice. You can withdraw larger sums from your savings account by giving the

bank three months' notice. No interest penalties shall be applied on withdrawals made by transfer to other savings accounts subject to a notice period of at least three months, or for the purpose of purchasing securities (provided these are not sold within three months).

4.6 How is interest calculated and credited to my account?

The bank pays variable interest on the balance in your savings account. The interest rate depends on the amount invested. Interest is credited to your savings account at the end of the calendar year. Interest can be freely withdrawn within two months of it being credited.

4.7 Where can I find information on current interest rates and limits?

Current interest rates are published in the information sheet "Interest rates for financial investments" available inside the bank's branches and also on the internet (www.deutsche-bank.de/start) under "Terms & Conditions".

4.8 How do I get my bank statements and closing balance?

At the end of each calendar year, the customer will receive an account statement, free of charge. In addition to a list of transactions, account statements also show your current balance.

4.9 What costs, taxes and other expenses could I incur?

No account fees are charged for the account itself. Fees for any other specific services are set out in the bank's current List of Prices and Services. Any interest earned on savings in the account is taxable as income. You are responsible for covering any of your own costs (e.g. for long-distance phone calls and postage).

4.10 What other rules (rights and obligations) apply?

The basic rules governing the entire business relationship between the bank and the customer are set out in the bank's "General Terms and Conditions of Business". The "Terms and Conditions for Savings Accounts" and the "Terms and Conditions for db GeldmarktSparen Accounts" also apply. In addition, the "Terms and Conditions for Accessing Deutsche Bank AG via Electronic Media" shall apply provided that the bank and the customer have agreed to the use of online banking and/or telephone banking. The aforementioned terms and conditions are available in German.

4.11 How do I close my account?

You are able to close your savings account by giving three months' notice. If, in exceptional circumstances, the bank agrees to earlier withdrawal – irrespective of the aforementioned withdrawal options –, it may apply an interest penalty as an early withdrawal fee. For further details, please refer to sections 6 and 7 of the "Terms and Conditions for Savings Accounts".

4.12 How are my savings protected?

Your savings are protected under the statutory deposit guarantee scheme in Germany. Deutsche Bank AG is covered by Entschädigungseinrichtung deutscher Banken GmbH, a statutory compensation scheme for depositors and investors. Under this scheme, deposits are generally protected up to a maximum of €100,000 per depositor. In certain exceptional cases provided for by law, further protection may apply.



Information for consumers in accordance with Article 246b (3) of the Introductory Act to the German Civil Code

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In addition, Deutsche Bank AG is a member of the Einlagen-sicherungsfonds des Bundesverbandes deutscher Banken e. V. (the deposit protection scheme of private German banks). In accordance with its statutes, this fund offers additional protection for deposits. Further details regarding the scope of protection and the relevant criteria can be found in the bank's information on deposit protection.

5. Handling complaints

Are you unhappy with any our services? This section explains how and where you can make a complaint.

5.1 Lodging a complaint with the bank

You can submit complaints to us in a number of ways:

- In person with your advisor or at any Deutsche Bank branch in Germany
- By phone to your advisor or on +49 (0) 69 910 10000
- Online using our form at www.deutsche-bank.de/beschwerde
- By email to deutsche.bank@db.com
- By post to Deutsche Bank, Beschwerdemanagement, 60633 Frankfurt, Germany.

Further information about the complaints process can be found online at www.deutsche-bank.de/beschwerde.

5.2 Out-of-court dispute resolution

Have you lodged a complaint with us but haven't received a satisfactory response? In cases like this, you can settle the dispute out of court. How? By contacting the ombudsperson for private banks in Germany, a consumer arbitration board responsible for looking after your rights. It acts as a mediator in dispute settlement proceedings between you and Deutsche Bank. As a bank, we take part in this scheme

General information about the ombudsperson for private banks in Germany can be found at www.bankenombudsmann.de. Would you like to know more about how a case is dealt with by the ombudsperson? You can find this information in the rules of procedure for the ombudsperson for private banks in Germany. We'd be happy to provide you with these rules. You can also find them online on the Federal Association of German Banks (Bundesverband deutscher Banken e. V.) website at <https://bankenverband.de/en>.

You must send your complaint to the ombudsperson in writing, for example by post, fax or email.

Address: Ombudsmann der privaten Banken
Geschäftsstelle
Postfach 04 03 07
10062 Berlin
Germany

Fax: + 49 (0) 30 1663-3169
Email: schlichtung@bdb.de

5.3 How to lodge a complaint with BaFin

You also have the option of contacting the Federal Financial Supervisory Authority (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany, at any time to make a complaint.