



	AktivKonto	BestKonto with MasterCard Gold (credit card)	Das Junge Konto
Digital Banking			
Online banking ¹ with SmartTransfer, digital post box, InfoServices, paydirect, product shop with personalized offers such as digital vouchers in different amounts	✓	✓	✓
Mobile banking ¹ with Deutsche Bank mobile app, including fingerprint login and FaceID, photoTAN app, Apple Pay for iOS and Mobile Payments for Android	✓	✓	✓
MultiBanking function and personal finance planner in online and mobile banking	✓	✓	✓
Services			
24-hour personal service, incl. availability over the telephone	✓	✓	✓
Preferential access to our customer service hotline	—	✓	—
Deutsche Bank Card ² (debit card) (optionally with a personalized image ³)	✓	✓ (up to 2)	✓ ⁴ (up to 2)
No-fee Mastercard Gold ² (credit card), including travel health insurance	—	✓ (up to 2)	—
Trip services with a cashback of 6% ^{5,6} www.kontoreiseservice.de	—	✓ ⁷	—
Direct debits and payments by bank transfer (SEPA ⁸)	✓	✓	✓
SEPA transfers ⁸ via banking terminal, online/mobile banking and telephone banking ⁹	✓	✓	✓ ⁴
Account services			
Cash deposits and withdrawals at the bank counter	✓	✓	✓
Bank statements at the ATM or via the digital post box in online/mobile banking	✓	✓	✓
Telephone banking and ATMs	✓	✓	✓
Personalized PIN for online, telephone and ATM banking	✓	✓	✓
Lifelong account number	✓	✓	✓
Cash insurance ^{5,10} : Coverage in Germany and abroad if you lose cash	—	✓	—
Emergency cash funds ^{5,11} : up to EUR 1,500 at 220,000 ATMs in 170 countries worldwide	—	✓	—
Terms and conditions			
Setting up and amending standing orders via — Online/mobile banking and banking terminal (SEPA ⁸) — Customer service hotline staff and at branches (SEPA ⁸)	EUR 1.50 ✓	✓ ✓	✓ ✓
Cheques issued and presented (Germany)	EUR 1.50	✓	✓ ¹²
Form-based bank transfers (SEPA ⁸) ¹³	EUR 1.50	✓	✓ ¹²
Monthly basic price (account management)	EUR 6.90	EUR 13.90	Free of charge ¹⁴

Please note: Custodial fee for balances in excess of EUR 100,000.

✓ Services included in the base price. Prices stated in euro.

¹ Online/mobile banking available for those under the age of 18 solely with the consent of their legal guardians.

² 18 years and over; requires good credit standing.

³ EUR 7.99 per change of image.

⁴ The Deutsche Bank Card, Das Junge Konto, is available to customers under the age of 18 with the signatures of all their legal guardians.

⁵ See the "Preferential Service Conditions" for details on the scope of services and the requirements. They may be inspected in the offices of Deutsche Bank or at deutsche-bank.de/agb.

⁶ The refund does not apply to taxes, additional fees and similar surcharges via our travel partner PTG nor to cancellation fees. Refunds are issued by Deutsche Bank approximately six weeks from the date of your trip. The tour operator's terms and conditions always apply to your trip.

⁷ Insurance cover when paying with a credit card.

⁸ SEPA transfers may be initiated in euros in Germany, the EU and EEA member states as well as in Monaco, San Marino and Switzerland. SEPA transfers must

contain a correct International Bank Account Number (IBAN).

⁹ Via interactive voice response (IVR) system.

¹⁰ Applies only when a card issued by a bank is blocked following a loss or theft. The loss of cash is insured up to the amount of EUR 256.

¹¹ Cash is paid out exclusively in the local currency at the point of payment. The service is free of charge when a Deutsche Bank card is blocked at the same time following a loss or theft. In all other cases, a transfer fee is charged based on the cash amount transferred: EUR 0.01 up to EUR 250 = EUR 23/EUR 250.01 up to EUR 750 = EUR 28/EUR 750.01 up to EUR 1,000 = EUR 36/EUR 1,000.01 up to EUR 1,500 = EUR 41.

¹² EUR 1.50 each per form/staff member, customers over 18 using the customer service hotline and at the branch.

¹³ This also includes form-based orders to our branch staff. Transfers between a customer's accounts using the same branch/customer number are free of charge.

¹⁴ Free of charge for school-goers, apprentices, students, young people performing federal volunteer services up to and including 30 years of age from member states of the European Union.