



	BestKonto with MasterCard Gold	AktivKonto	Das Junge Konto
Monthly base price	EUR 13.90	EUR 6.90	Free of charge
Put in place and change standing orders through – online/mobile banking and automated teller machines (ATMs) (SEPA ¹) – customer service hotline staff and at branches (SEPA ¹)	✓ ✓	✓ EUR 1.50	✓ EUR 1.50
Cheques issued and submitted (Germany)	✓	EUR 1.50	✓
Form-based bank transfers (SEPA ¹) ²	✓	EUR 1.50	✓ ³

Digital Banking

Online banking ⁴ with SmartTransfer, digital post box, InfoServices, paydirect, product shop with personalized offers such as digital vouchers in different amounts	✓	✓	✓
Mobile banking ⁴ with “Deutsche Bank Mobile” app, “photoTAN” app, “Meine Karte” app	✓	✓	✓
MultiBanking functionality 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 ⁵ (optionally with a personalized image ⁶)	✓ (up to 2)	✓	✓ ⁷ (up to 2)
No-fee MasterCard Gold ⁵ incl. travel health insurance	✓ (up to 2)	–	–
Travel service with a cashback of 6% ^{8,9}	✓	–	–
Direct debits and payments by bank transfer (SEPA ¹)	✓	✓	✓
SEPA transactions ¹ using a banking terminal, online or mobile banking, and telephone banking	✓	✓	✓ ⁷
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 ^{9,10} : Coverage in Germany and abroad if you lose cash	✓	–	–
Emergency cash funds ^{9,11} : up to EUR 1,500 at 220,000 automated teller machines (ATMs) in 170 countries worldwide	✓	–	–

¹ 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 transfer orders must specify the correct International Bank Account Number (IBAN), the international bank sorting code (BIC) as well as fee sharing (SHARE).

² 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.

³ EUR 1.50 each per form/staff member, customers over 18 using the customer service hotline and at the branch.

⁴ Online/mobile banking available for those under the age of 18 solely with the consent of their legal guardians.

⁵ 18 years and over; requires good credit standing.

⁶ EUR 7.99 per image change.

⁷ The “Deutsche Bank Card Das Junge Konto” is available to customers under the age of 18 with the signatures of all their legal guardians.

⁸ The refund does not apply to taxes, additional fees and similar surcharges via our travel partner PTG, which can provide you with a large number of prestigious tour operators, nor to cancellation fees. Refunds are issued by Deutsche Bank about six weeks from the date of your trip. The tour operator's terms and conditions always apply to your trip.

⁹ See the “Bedingungen für Vorteilsleistungen” 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.

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.