



## List of Prices and Services

This List of Prices and Services applies for certain services within the contractual relationship between Solarisbank and the customer.

The prices for basic services in connection with the customer's account management are agreed between the cooperation partner of Solarisbank and the customer. As the case may be, the cooperation partner of Solarisbank may release the customer of positions listed in this List of Prices and Services or allows the customer drawing limits that diverge from the limits listed in this List of Price and Services. The contract between the customer and the cooperation partner of Solarisbank is decisive for this.

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## 1. General Information about the Bank

<b>Name and address of the Bank</b>	Solarisbank AG Cuvrystraße 53 10997 Berlin, Germany
<b>Communication with the Bank</b>	<p>Inquiries from the customer should generally be addressed to the cooperation partner who has arranged the customer relationship with the Bank.</p> <p>The Bank shall communicate the relevant addresses or other communication addresses of the Bank for the business relationship separately.</p>
<b>Internal complaints office within the Bank</b>	<p>The customer may lodge a complaint with the following contact points of the Bank:</p> <p>Solarisbank AG Customer Support Cuvrystraße 53 10997 Berlin, Germany E-Mail: support@Solarisbank.de</p>
<b>Competent authority</b>	<p><b>supervisory</b> Europäische Zentralbank Sonnemannstraße 20 60314 Frankfurt am Main</p> <p>Bundesanstalt für Finanzdienstleistungsaufsicht Graurheindorfer Straße 108 53117 Bonn, Germany</p> <p>and</p> <p>Marie-Curie-Str. 24-28 60439 Frankfurt am Main, Germany; Internet: <a href="http://www.bafin.de">www.bafin.de</a></p>
<b>Entry in the Commercial Register</b>	The Bank is registered in the commercial register of the Charlottenburg District Court (Amtsgericht) under the commercial register number HRB 168180 B.



## 2. Deposit Fee

### a. General Provision

Insofar as the Euro-denominated current accounts, overnight money accounts or subaccounts (excluding savings deposits) of the account holder show a credit balance, the Bank shall hold this credit balance in safe custody on behalf of the account holder. The Bank shall be entitled to charge a deposit fee for this safekeeping of deposits on current accounts, overnight money accounts or subaccounts in accordance with the following provisions. This price component applies to private and business accounts. For private accounts it only applies to accounts opened on or after 01.02.2020 or for which a deposit fee has been expressly agreed separately.

All customers benefit from an amount of exemption. An amount of exemption is an amount that reduces the calculation basis. If the amount of exemption is exceeded, interest is not calculated on the entire balance but only on that part of the balance that exceeds the amount of exemption.

Up to an amount of exemption specified in section 2.b no deposit fee is charged (general amount of exemption). For customers who have opened accounts through certain cooperation partners of Solarisbank, an amount of exemption different from the general amount of exemption may apply, as shown below in section 2.b (amounts of exemption for certain cooperation partners).

To determine whether such relevant amount of exemption has been reached, the amount of all current and deposit accounts (including overnight money accounts or subaccounts but excluding savings deposits) are added together. The credit balance is determined on the basis of the daily end-of-day balance, which is determined without error. The end-of-day balance includes all account movements valued by the end of the respective day in accordance with the value date regulations. If the relevant amount of exemption is exceeded, a deposit fee is charged on the deposits exceeding the relevant amount of exemption.<sup>1</sup> Unless otherwise agreed, the amount of the relevant deposit fee for these services is determined by this List of Prices and Services.

If a fee for account management has been agreed, this shall not be affected by the deposit fee. If a current account, overnight money account or subaccount is overdrawn, the account holder may not derive any claims against the Bank from this. The deposit fee shall be paid by debiting the account for which the deposit fee is due.

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<sup>1</sup> The fees are variable and are based on prevailing market conditions and can be adjusted.



## b. Amounts of Exemption and Fees

### General Amount of Exemption

Unless customers have opened their account through one of the cooperation partners listed below under "amounts of exemption for certain cooperation partners", the following rule shall apply to the custody fee: For balances on current accounts, overnight money accounts or subaccounts, a deposit fee of 0.5% p.a. on the deposits exceeding the general amount of exemption shall be charged for the custody of the deposits if the total amount of all current accounts and deposit accounts (including overnight money accounts and subaccounts but excluding savings deposits) exceeds EUR 250,000 for private customers and EUR 100,000 for business customers (general amount of exemption).<sup>2</sup>

Deposits <sup>3</sup> below EUR 250,000	free of charge (for private accounts)
Deposits <sup>3</sup> below EUR 100,000 <sup>3</sup>	free of charge (for business accounts)
From deposits <sup>3</sup> of EUR 250,000	for the credit balance above this amount 0.5% p.a. (for private accounts)
From deposits <sup>3</sup> of EUR 100,000	for the credit balance above this amount 0.5% p.a. (for business accounts)

### Amounts of Exemption for certain Cooperation Partners

For customers who have opened their account through the following cooperation partners of Solarisbank, the following amounts of exemption apply in deviation from the general amount of exemption (amounts of exemption for certain cooperation partners):

EV Smart Money Holding GmbH <sup>4</sup>	
Deposits below EUR 150.000 <sup>3</sup>	free of charge (for private accounts)
From deposits <sup>3</sup> of EUR 150.000	for the credit balance above this amount 0.5% p.a. (for private accounts)

<sup>2</sup> If not agreed upon differently, for private customers this price component only applies for private customers to accounts opened after 01.02.2020 or for which a deposit fee has been expressly agreed separately.

<sup>3</sup> On current accounts and deposit accounts (including overnight money and subaccounts but excluding savings deposits).

<sup>4</sup> For customers of EV Smart Money Holding GmbH a deviating amount of exemption from the general amount of exemption applies only to private accounts. With regard to business accounts, the general amount of exemption of EUR 100,000 applies.



Tomorrow GmbH <sup>5</sup>	
Deposits <sup>3</sup> below EUR 50,000	free of charge
Deposits <sup>3</sup> of EUR 50,000	for the credit balance above this amount 0.5% p.a.

Woolsocks AG	
Deposits below EUR 10,000	free of charge
Deposits of EUR 10,000	for the credit balance above this amount 0.5% p.a.

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<sup>5</sup> For Tomorrow customers, this price component applies only to accounts opened on or after 01.11.2021 or for which a corresponding deposit fee has been expressly agreed separately. For accounts opened between 01.02.2020 and 01.11.2021, the above-mentioned general amount of exemption applies.



### 3. Overdraft

If customers who have opened their account through the following cooperation partners of Solarisbank are granted a tolerated or granted overdraft, the following debit interest rates apply:

<b>Penta Fintech GmbH</b>	
Granted overdraft	9.9 % p.a.
Tolerated overdraft	13.5 % p.a.

<b>Kontist GmbH</b>	
Granted overdraft	11.0 % p.a.
Tolerated overdraft	14.0 % p.a.

<b>Vivid Money GmbH</b>	
Granted overdraft	As agreed with customers and shown in the "Condition Sheet for Granted Overdrafts"
Tolerated overdraft	15.0 % p.a.



#### 4. Prices for Special Services in Business Transactions with Customers

Transactions	Price
Express transactions (PRIOR1) <sup>6</sup>	EUR 10.00
Shipping services	Price
Fixed rate for shipping	EUR 3.00
Shipment of account statement	EUR 3.00
Special Services	Price
Issue of tax certificate	complimentary
Issue of certificate of loss (on demand)	complimentary
Issue of an account confirmation	EUR 10.00
Legitimate refusal to redeem an authorized direct debit due to insufficient account balance	EUR 1.00
Arrears fee per dunning letter <sup>7</sup>	EUR 5.00
Table of proceeds	EUR 10.00
Issue of duplicates	EUR 10.00
Change of transaction <sup>8</sup> , call back of transaction <sup>6</sup> , per transaction	EUR 10.00
Pledging	EUR 10.00
Bank inquiry – domestic	EUR 10.00
Bank inquiry – abroad	EUR 10.00
Additional confirmation of balance	EUR 10.00
Account blocking	EUR 10.00
Hourly rate for individual processing (especially inquiries, processing of legacy, address inquiry) <sup>9</sup>	EUR 50.00
Gambling Fee <sup>10</sup>	3.0 % of the transaction amount
Securities Brokerage	Price
Brokerage of buying and selling in stocks, ETFs and funds via the stock exchange gettex (Munich Stock Exchange)	complimentary

<sup>6</sup> The fee will not apply for bookings not initiated by the customer.

<sup>7</sup> The customer reserves the right to prove that in each individual case no or only minor damage was caused.

<sup>8</sup> The fee will only apply after the delivery of the transfer order at Solarisbank and only if Solarisbank is not responsible for the circumstances leading to the change/ call back of the transaction.

<sup>9</sup> The fee will only apply if Solarisbank is not responsible for the circumstances leading to the individual processing.

<sup>10</sup> The Gambling Fee of 3.00 % applies for all transactions, including sending or receiving of card or other transactions from/on any of your [Payment Transaction Accounts](#), and related to the following services and providers, in particular (online) casinos, lotteries, betting offices, and other gambling activities. The Gambling Fee is charged after the underlying transaction is processed. The Gambling Fee will not be refunded, even if the underlying transaction was refunded.



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Execution of savings plans	complimentary
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#### **Card transactions domestic and abroad by private clients**

The applicable limits on card transactions will be included in the terms and conditions of the respective cooperation partner or can be set by the Customer in the Frontend if this feature is offered by the cooperation partner.

#### **Card transactions domestic and abroad by business clients**

The applicable limits on card transactions will be included in the terms and conditions of the respective cooperation partner or can be set by the Customer in the Frontend if this feature is offered by the cooperation partner.



## 5. Prices for Special Services in relation to Vivid Money

Type of subscription	Standard version	Premium version
Monthly account management fee	EUR 3.90 <sup>11</sup> for up to 3 Payment Transaction Accounts <sup>12</sup>	EUR 9.90 for up to 15 Payment Transaction Accounts <sup>11</sup>
Monthly account management fee for additional accounts	EUR 1.99 for each 3 additional Payment Transaction Accounts <sup>11</sup>	n/a
Monthly fee for each additional shared account with Access Rights and each additional authorized User <sup>13</sup>	EUR 0.99 per shared account and EUR 0.99 per authorized User	EUR 0.00
Issue of physical Vivid Money card	EUR 19.90	EUR 19.90
Issue of additional physical Vivid Money card	EUR 19.90 for each additional card	EUR 19.90 for each additional card
Issue of virtual Vivid Money card	EUR 1.00	EUR 0.00 for first card
Issue of additional virtual Vivid Money card	EUR 1.00 for each additional virtual card	EUR 1.00 for each additional virtual card
Reissue of physical Vivid Money card <sup>14</sup>	EUR 19.90	EUR 19.90
Reissue of additional physical Vivid Money card <sup>14</sup>	EUR 19.90	EUR 19.90
Reissue of virtual Vivid Money card <sup>15</sup>	EUR 0.00 for 1 virtual card every month	EUR 0.00 for 5 virtual cards every month
Reissue of additional virtual Vivid Money card <sup>15</sup>	EUR 1.00 for each additional virtual card	EUR 1.00 for each additional virtual card
Delivery of physical Vivid Money card	EUR 9.90 for Standard delivery EUR 24.90 for Express delivery	EUR 9.90 for Standard delivery

<sup>11</sup> The monthly account management fee of EUR 3.90 for the Standard version of Vivid Money will not be charged if  
(a) there is at least one active physical and/or virtual Vivid Money card linked to a Payment Transaction Account and the customer makes at least one card transaction with such Vivid Money card in the respective calendar month; cash withdrawals via ATM and/or ViaCash do not count as card transaction or  
(b) the customer has a cumulative positive balance exceeding EUR 1,000 on all Payment Transaction Accounts provided by Solarisbank in relation with Vivid Money or the equivalent of EUR 1,000 in the respective Foreign Currency Accounts, on the last day of the respective calendar month.

<sup>12</sup> Payment Transaction Accounts pursuant to the [Special Terms and Conditions for the Vivid Money Account](#).

<sup>13</sup> For customers of the Standard version of Vivid Money one shared account with Access Rights with one authorized User is included, pursuant to the [Special Terms and Conditions for the Vivid Money Account](#).

<sup>14</sup> The Fee will only apply if the reissue of the physical Vivid Money Card was caused by circumstances for which the customer is responsible and the Bank is not legally obliged to reissue a physical card.

<sup>15</sup> The Fee will only apply if the reissue of the virtual Vivid Money Card was caused by circumstances for which the customer is responsible and the Bank is not legally obliged to reissue a virtual card.



		EUR 24.90 for Express delivery
Cash withdrawal at ATM	<p>First 200 EUR per month can be withdrawn for free at an ATM but only if the amount of withdrawal is no less than 50 EUR. In case the withdrawal amount is less than 50 EUR a fee of 3% of the withdrawal amount (but not less than 1 EUR) is applied. Once 200 EUR per month have been withdrawn, the same fee will be charged for any amount above that.</p> <p>Free of charge limit is accumulated limit for withdrawals via ATM and via ViaCash.</p>	<p>First 1,000 EUR per month can be withdrawn for free at an ATM but only if the amount of withdrawal is no less than 50 EUR. In case the withdrawal amount is less than 50 EUR a fee of 3% of the withdrawal amount (but not less than 1 EUR) is applied. Once 1.000 EUR per month have been withdrawn, the same fee will be charged for any amount above that.</p> <p>Free of charge limit is accumulated limit for withdrawals via ATM and via ViaCash.</p>
Cash withdrawals via ViaCash	<p>First 200 EUR per month can be withdrawn via ViaCash for free but only if the amount of withdrawal is no less than 50 EUR. In case the withdrawal amount is less than 50 EUR a fee of 3% of the withdrawal amount (but not less than 1 EUR) is applied. Once 200 EUR per month have been withdrawn, the same fee will be charged for any amount above that.</p> <p>Free of charge limit is accumulated limit for withdrawals via ATM and via ViaCash.</p>	<p>First 1,000 EUR per month can be withdrawn via ViaCash for free but only if the amount of withdrawal is no less than 50 EUR. In case the withdrawal amount is less than 50 EUR a fee of 3% of the withdrawal amount (but not less than 1 EUR) is applied. Once 1,000 EUR per month have been withdrawn, the same fee will be charged for any amount above that.</p> <p>Free of charge limit is accumulated limit for withdrawals via ATM and via ViaCash.</p>
Cash deposits via ViaCash	A fee of 2.5% of the amount deposited via ViaCash	A fee of 1.5% of the amount deposited via ViaCash
Monthly „Booster Campaign“ <sup>16</sup>	EUR 4.90	EUR 2.90
Exchange rate for non-EUR card transactions and the purchasing of foreign currency	<p>The exchange rate for executing non-EUR card transactions and purchasing non-EUR currency consists of</p> <ul style="list-style-type: none"><li>- the base exchange rate and</li><li>- a mark-up applied.</li></ul> <p>The base exchange rate is based on exchange rates provided by Morningstar Real-Time Data Limited, London, which are where available based on ECB exchange rates. For card transactions</p>	

<sup>16</sup> Customers can choose to add various "Booster Campaigns" via the User Interface, e.g., additional cash withdrawals for the one-time costs mentioned above. The respective "Booster Campaign" is active until the end of the month.



	<p>the base rate is based on the VISA exchange rate. In all cases the base exchange rate is calculated in real-time. It always reflects the rates applicable at the time of the transaction.</p> <p>The mark-up applied is 1.0 %. For purchases of a currency it can be decreased up to 0.5 % in cases where the purchase happens outside of the relevant foreign exchange market's working hours.</p> <p>When purchasing non-EUR currency, the client can see the exact exchange rate before executing a purchase. For card transactions the exchange rate will be visible on the account statement. The exchange rate can also be accessed under <a href="https://vivid.money/en-de/fx-calculator">https://vivid.money/en-de/fx-calculator</a>.</p>
A <a href="#">list of non-EUR currencies</a> which clients can purchase is available in the User Interface of Vivid Money.	



## 6. Cut Off- and Execution Periods

Execution period for payments as a result of card transactions made by the customer	
Solarisbank is obliged to ensure that the card payment amount reaches the beneficiary's payment services provider at the latest by the end of the following periods:	
Card payments in euro within the European Economic Area (EEA) <sup>1</sup>	max. 3 business days*
Card payments within the EEA <sup>1</sup> in EEA currencies other than EUR <sup>2</sup>	max. 3 business days*
Card payments outside the EEA <sup>1</sup>	The card payment is processed as quickly as possible.

\* "Business day" is any day on which the payment service provider involved in the execution of a payment transaction carries out the business operations required for the execution of payment transactions. Solarisbank carries out the business operations required for the execution of payment transactions on all working days in the federal state of Berlin, with the exception of: Saturdays, Christmas Eve (24 December) and New Year's Eve (31 December).

<sup>1</sup> The European Economic Area is currently composed of the EU member states:

- Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, La Réunion), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal (including the Azores and Madeira), Romania, Slovakia, Slovenia, Spain (including the Canary Islands), Sweden, together with
- Liechtenstein, Norway and Iceland.

<sup>2</sup> The following currencies are currently EEA currencies: Euro, Bulgarian Leva, Czech Koruny, Danish Kroner, Hungarian Forint, Icelandic Kronur, Estonian Kroon, Croatia Kuna, Norwegian Kroner, Polish Zlotych, Romanian Lei, Swedish Kroner.

Execution periods for transactions within the Euro zone	
Cut-off time	by 2:30 p.m. on bank business days*.
Execution period†	The bank is obliged to ensure that the transfer amount is received by the payee's payment service provider within one business days* at the latest.

\* "Business day": see above

† The execution period starts with the end of the bank business day on which the transaction order is placed at Solarisbank within the cut-off time, insofar as the requirements set out in the Terms and Conditions for Credit Transfers are being met.