



MUFG Bank (Europe) N.V.
Germany Branch

List of Prices and Services

Valid as of 01.February 2024

This is an English translation for your reference and convenience only.

The binding version is always the German version of the ‚Preis- und Leistungsverzeichnis‘

Contents:

GENERAL INFORMATION ON THE BANK	3
A PRICES FOR SERVICE IN STANDARDIZED BUSINESS WITH CORPORATE CUSTOMERS	5
1. CASH ACCOUNTS	5
2. SAVING ACCOUNTS	5
3. SAVING BONDS	5
4. SPECIAL SERVICES IN CREDIT BUSINESS.....	5
5. BANK INQUIRIES	5
6. GUARANTEES / AVAL.....	6
7. SAFES / ITEMS FOR SAFEKEEPING	6
8. TRAVEL FUNDS	6
9. OTHER FEES	6
B PRICES AND SPECIFICATIONS FOR PAYMENT SERVICES FOR CORPORATE CUSTOMERS.....	7
1. CASH WITHDRAWALS AND CASH DEPOSITS	7
2. REMITTANCES	7
2.1. <i>Outgoing remittances.....</i>	<i>7</i>
2.2. <i>Incoming remittances.....</i>	<i>11</i>
3. DIRECT DEBITS	13
3.1. <i>Honouring SEPA core and SEPA business-to-business direct debits</i>	<i>13</i>
3.2. <i>Collection of SEPA core and SEPA business-to-business direct debits.....</i>	<i>13</i>
4. CHEQUES	13
C PRICES FOR SECURITIES SERVICES	14
D EXCHANGE RATE FOR FOREIGN CURRENCY TRANSACTION.....	14
E OUT-OF-COURT SETTLEMENT OF DISPUTES OR POSSIBILITY OF COMPLAINTS	14

The bank may determine at its own discretion the fee charged for services provided upon the request or in the presumed interests of the customer which are not included in this List of Prices and Services and which, in the circumstances, can only be expected against payment of fee (§315 of German Civil Code).

General Information on the bank

▪ Official bank name and address

MUFG Bank (Europe) N.V.
Germany Branch
Breite Str. 34
40213 Dusseldorf

▪ Communication with the bank

Dusseldorf

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Willy-Brandt-Strasse 23-25
20457 Hamburg
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Frankfurt am Main

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60311 Frankfurt am Main
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Munich

MUFG Bank (Europe) N.V.
Germany Branch
Nymphenburger Straße 3c
80335 Munich
Tel: +49-89-225354
Fax: +49-89-220860

▪ Competent supervisory authorities

De Nederlandsche Bank N.V. (Dutch Central Bank), Postbus 98, 1000 AB Amsterdam, The Netherlands

Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority),
Graurheindorfer Straße 108, 53117 Bonn, Germany.
BaFin registered number: 149177

▪ Entry in German Commercial Register

MUFG Bank (Europe) N.V.
Germany Branch
Amtsgericht Dusseldorf HRB 82502

▪ **Contractual language**

Contractual language for the bank's business relationship with customers is German or English

▪ **Bank business days**

The bank carries out the business operations required for the execution of transactions on all working days, with the exception of:

- Saturdays
- Christmas Eve (December 24)
- New Year's Eve (December 31)
- Carnival Monday
- Corpus Christi
- All Saints

▪ **Deposit guarantee scheme**

Deposits are protected by the Dutch statutory Deposit Guarantee Scheme, executed by the De Nederlandsche Bank N.V. (Dutch Central Bank).

A Prices for service in standardized business with corporate customers

1. Cash accounts

1.1. Account fees

Monthly basis price for account maintenance	100.00 EUR per customer
Fee for account booking items ¹	0.25 EUR

1.2. Postage for account statement delivery

Account statement delivery (per statement) - Domestic	1.00 EUR
Account statement delivery (per statement) - Foreign country	1.70 EUR

2. Saving accounts

Service is not provided.

3. Saving bonds

Service is not provided.

4. Special services in credit business

4.1. Loan processing

Fees agreed separately with the customer.

4.2. Warrant processing

Service is not provided.

5. Bank inquiries

Bank inquiry	5.00 EUR
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¹ Is applied to bookings on the current account. 3 bookings per month are free of charge. Furthermore, bookings (a) for charges, commissions and/or interest settlement and (b) for transactions that are not authorized by the customer are also free of charge.

6. Guarantees / Aval

Fees agreed separately with the customer.

7. Safes / Items for safekeeping

Service is not provided.

8. Travel funds

Service is not provided.

9. Other fees

Comprehensive Balance Confirmation (Manually issued and signed)	50.00 EUR
Option: delivering by e-mail	Above fee plus 7.50 EUR
Option: special confirmations or certificates	Above fee plus min. 25.00 EUR
Simple Balance Confirmation as computer print out	5.00 EUR
Reissuing of withholding tax certificate	15.00 EUR
Facsimile or E-mail at the customer's request	7.50 EUR
Duplicate account statements, forms and other documents at the customer's request (provided the bank fulfilled its duties to supply information)	2.50 EUR
Inquiries conducted for customers	min. 5.00 EUR, max. 25.00 EUR
Special confirmations or certificates	min. 25.00 EUR
Account blocking upon customer's request	5.00 EUR
Special customer requests, processing of which is complicated and time consuming	min. 25.00 EUR

B Prices and specifications for payment services for corporate customers

1. Cash withdrawals and cash deposits

Service is not provided.

2. Remittances

2.1. Outgoing remittances

2.1.1. General Cut-off time(s) for remittances

The general cut off time means, that we assure to start processing all of your payment orders received before this time under the consideration of the indicated execution date. The general cut off time also means, that the bank obligation to process those payment orders under the legal requirements starts on that day. Payment orders received after this general cut off time can be considered as having been received on the next working day.

Paper-based payment orders

SEPA payment order	14:30
All other remittances	14:30

Paperless payment orders

SEPA payment order	14:30
All other remittances	14:30

2.1.2. Execution periods

The bank is obliged to ensure that the transfer amount is received by the beneficiary's payment service provider as set out below (for calculating the following times for execution, the day the transaction is received by the ordering bank is not counted):

Remittance in currency	Beneficiary bank in Germany or in EEA countries ²		Beneficiary bank is outside the EEA
	Paperless	Paper-based	
EUR	Maximum 1 business day	Maximum 2 business days	Transfer will be processed as quickly as possible
EEA currency ¹ (excluding EUR)	Maximum 4 business days	Maximum 4 business days	Transfer will be processed as quickly as possible
Other	Transfer will be processed as quickly as possible	Transfer will be processed as quickly as possible	Transfer will be processed as quickly as possible

¹ EEA currencies at the present time: Euro, Bulgarian Lev, Czech Koruna, Danish Krone, Hungarian Forint, Icelandic Krona, Norwegian Krone, Polish Zloty, Romanian Leu, Swedish Krona.

² EEA = European Economic Area. The EEA is currently composed of: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

2.1.3. Fees

2.1.3.1. Fees for non-urgent transfer

SEPA payments, except SEPA Urgent (URGP), are considered to be non-urgent transfers.

Remittance in currency	Remittance format	Payee's bank (payment service provider) located in:		
		Germany	EEA ²	Other SEPA countries ³
EUR	SEPA ¹	0.15 EUR/item	0.15 EUR/item	Handling com. 0.25% (min. 30.00 EUR) + Telecom. 20.00 EUR

¹ For payments within the EEA, SEPA payment order must at least include the correct International Bank Account Number (IBAN) and for payments in the other SEPA countries additionally the Business Identifier Code (BIC). SEPA payment orders must be presented in SEPA electronic format or paper-based form.

² EEA = European Economic Area. The EEA is currently composed of: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

³ At the present time, the following countries / territories apart from Germany and EEA are reachable for SEPA payments: Andorra, Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre & Miquelon, United Kingdom of Great Britain and Northern Ireland, Vatican.

2.1.3.2. Fees for urgent transfers and foreign remittances

▪ Fee allocation (general information)

The ordering party has to decide and inform the bank (payment service provider) about the allocation of charges by using any of the following official SWIFT charge codes:

0/SHA: Ordering bank charges are paid by the ordering party. All other bank charges are paid by the beneficiary.

1/OUR: All charges are to be paid by the ordering party. Beneficiary receives full amount without deduction. Charges of the beneficiary bank will be claimed to the ordering bank subsequently. The ordering bank will debit the account of the ordering party accordingly.

2/BEN: All charges are to be paid by the beneficiary. While sending the payment, the ordering bank deducts its charges from the remittance amount.

Remittance in currency	Possible fee SWIFT allocation charge codes		
	SEPA payment	Payments within EEA area ¹	Payments outside of EEA area
EUR	SHA	SHA	SHA / BEN / OUR
Currency of EEA countries	N/A	SHA	SHA / BEN / OUR
Other currency	N/A	SHA	SHA / BEN / OUR

Regardless of the currency, payment instructions within the EEA area are only permissible with “SHA” charge code. Other charge codes are not accepted by the bank. Should the bank receive a charge code other than “SHA” it will automatically replace such charge code with “SHA” without consulting the customer.

▪ Calculation logic for charges of non-EUR denominated transactions that are calculated by fee rates.

The principal amount in denominated non-EUR is converted to EUR at Our rate². The converted EUR base amount will be used when calculating charge.

In case the charge is debited from non-EUR denominated accounts the charge is converted to the currency of principle transaction.

Step 1 : Principal amount of Remittance ÷ Our rate = Remittance amount equivalent to EUR ... (A)

Step 2 : (A) × fee rate (%) = Charge in EUR ... (B)

Step 3 : (B) × Our rate = Charge in the currency of principle transaction

¹ EEA = European Economic Area. The EEA is currently composed of: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

² Our rate is an exchange rate for foreign currency transaction that is defined in Section D of List of Prices and Services.

▪ Fees

Remittance in currency	Payee's bank (payment service provider) located in:		
	Germany	EEA ^{3, 4}	Other countries
EUR ¹	Handling com. 7.50 EUR	Handling com. 7.50 EUR	Handling com. 0.25% (min. 30.00 EUR) + Telecom. 20.00 EUR
Other ^{1, 2}	Handling com. 0.25% (min. 30.00 EUR) + Telecom. 20.00 EUR	Handling com. 0.25% (min. 30.00 EUR) + Telecom. 20.00 EUR	Handling com. 0.25% (min. 30.00 EUR) + Telecom. 20.00 EUR

2.1.3.3. Other fees

Paper-based SEPA transfers (non-urgent)	30.00 EUR in addition to the above fee
Paper-based orders for urgent transfers and foreign remittances	30.00 EUR in addition to the above fee
Recall/ Amendment/ Investigation after execution (upon customer's request)	50.00 EUR + other service provider's fee
Deletion of a payment prior to execution (upon customer's request)	50.00 EUR
Standing order paper based (Setting up/Amendment/Suspension)	2,00 EUR
Payment with cover note* (e.g. DATEV salary payment)	30.00 EUR

* The service will be abolished on 31.December 2024.

¹If the payment order is not in the same currency as the account currency, additional fee as exchange commission of 0.025% (min. 2.00 EUR) will be charged.

² For payment orders in USD currency, additional fee as correspondent fee of 5.00 USD will be charged.

³ EEA = European Economic Area. The EEA is currently composed of: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

⁴ The indicated handling commission for EUR payments to EEA countries will be applied when correct IBAN (International Bank Account Number) and BIC (Business Identifier Code) are indicated in the payment order and when the fee allocation is "0/SHA". If this is not the case, charges similar to those for payment orders to other countries will be applied.

2.2. Incoming remittances

2.2.1. Fees

2.2.1.1. Fees for SEPA transfers (non-urgent)

Remittance in currency	Format	Payer's bank (payment service provider) located in:		
		Germany	EEA ²	Other SEPA countries ³
EUR	SEPA ¹	Free	Free	Handling com. 0.25% (min. 30.00 EUR)

2.2.1.2. Fees for urgent transfers and foreign remittances

▪ Fee allocation

The fee allocation depends on the agreement on fees made by the payer and his bank.

0/SHA : Ordering bank charges are paid by the ordering party. All other bank charges are paid by the beneficiary.

1/OUR: All charges are to be paid by the ordering party. Beneficiary receives full amount without deduction. Charges of the beneficiary bank will be claimed to the ordering bank subsequently. The ordering bank will debit the account of the ordering party accordingly. For incoming payments from institutes which are members of MUFG we claim maximal 400.00 EUR.

2/BEN: All charges are to be paid by the beneficiary. While sending the payment, the ordering bank deducts its charges from the remittance amount.

▪ Calculation logic for charges of non-EUR denominated transactions that are calculated by fee rates.

The principal amount in denominated non-EUR is converted to EUR at Our rate⁴. The converted EUR base amount will be used when calculating charge.

In case the charge is debited from non-EUR denominated accounts the charge is converted to the currency of principle transaction.

Step 1 : Principal amount of Remittance \div Our rate = Remittance amount equivalent to EUR \cdots (A)

Step 2 : (A) \times fee rate (%) = Charge in EUR \cdots (B)

Step 3 : (B) \times Our rate = Charge in the currency of principle transaction

¹ Payment orders must include correct International Bank Account Number (IBAN), Business Identifier Code (BIC) and must reach us in the SEPA-format.

² EEA = European Economic Area. The EEA is currently composed of: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

³ At the present time, the following countries / territories apart from the EEA are reachable for SEPA payments: Andorra, Guernsey, Jersey, Isle of Man, Monaco, San Marino, Switzerland, St. Pierre & Miquelon, United Kingdom of Great Britain and Northern Ireland, Vatican.

⁴ Our rate is an exchange rate for foreign currency transaction that is defined in Section D of List of Prices and Services.

▪ Fees

Remittance in currency	Payer's bank (payment service provider) located in:		
	Germany	EEA ^{2, 3}	Other countries
EUR ¹	Handling com. 5.00 EUR	Handling com. 5.00 EUR	Handling com. 0.25% (min. 30.00 EUR)
Other Currencies ¹	Handling com. 0.25% (min. 30.00 EUR)	Handling com. 0.25% (min. 30.00 EUR)	Handling com. 0.25% (min. 30.00 EUR)

¹ If the payment order is not in the same currency as the account currency, additional fee as exchange commission of 0.025% (min. 2.00 EUR) will be charged.

² EEA = European Economic Area. The EEA is currently composed of: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

³ The indicated handling commission for EUR payments from EEA countries will be applied when correct IBAN (International Bank Account Number) and BIC (Business Identifier Code) are indicated in the payment order and when the fee allocation is "0/SHA". If this is not the case, charges similar to those for payments from other countries will be applied.

3. Direct Debits

3.1. Honouring SEPA core and SEPA business-to-business direct debits

3.1.1. Execution times

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

3.1.2. Fees

Direct Debit honouring	Free
Notification of a justified rejection of the collection by the bank	Free
SEPA business-to-business mandate (registration/amendment/suspension)	2.50 EUR
Blocking of SEPA Core Direct Debit (registration/amendment/deletion) upon customer's request	2.50 EUR

The fees arrangement agreed separately with the customer applies in all other respects.

3.2. Collection of SEPA core and SEPA business-to-business direct debits

3.2.1. Cut-off times for direct debits (on bank business days)

SEPA Core Direct Debit	▪ First / Single / Recurrent direct debit: 1 business days before due date by 12:00
SEPA B2B (Business-to-business) Direct Debit	▪ First / Single / Recurrent direct debit: 1 business days before due date by 12:00

3.2.2. Fees

Direct Debit Collection	0.15 EUR/item
Direct debit revocation (prior to the transfer to the clearing)	50.00 EUR
Returned SEPA direct debits	5.00 EUR + postage + third party expenses + interest equalization claims by debtor bank (pursuant to SEPA Rulebook)

4. Cheques

Service is not provided

C Prices for securities services

Service is not provided.

D Exchange rate for foreign currency transaction

With the exception of fixed-price transactions, the following procedure applies to the conversion of foreign currencies (unless otherwise agreed):

Exchange rates for currency conversions are derived from the actual exchange rates established by MUFG Bank (Europe) N.V. Germany Branch.

For the transactions under USD 50,000 the exchange rate is established on the basis of exchange rates on the given trading day as published by Reuters at 08:00 a.m.. If the exchange rate is not provided, the offer rate will be established in our reception area on the basis of the rates at which the respective currencies are traded on the international foreign exchange market on the settlement date.

For the transactions equal and above USD 50,000 the exchange rates will be established on the basis of the rates at which the respective currencies are traded on the international foreign exchange market on the settlement date at the time the booking takes place on customer's account (debit / credit). The exchange rates of Reuters are published in the internet under www.reuters.de.

E Out-of-court settlement of disputes or possibility of complaints

For disputes in the scope of application of the law on payment services, customers can direct their complaints straightly to us (MUFG Bank (Europe) N.V. Germany Branch, Breite Straße 34, 40213 Düsseldorf, email: complaints@de.mufg.jp).

To settle any disputes which may arise with the bank, customers can appeal to a mediator ("Ombudsmann") appointed by the private banks in Germany. Where disputes resulting from the scope of application of a payment service contract (section 675f of the German Civil Code) are involved, customers who are not consumers also may appeal to the same mediator ("Ombudsmann"). The procedure for the appeal is governed by a set of mediation rules ("Verfahrensordnung für die Schlichtung von Kundenbeschwerden im deutschen Bankgewerbe"), a copy of which can be made available on request. Any complaint should be addressed in writing (e.g. per letter, fax or email) to the following complaints office at Bundesverband deutscher Banken e.V., Postfach 040307, 10062 Berlin, Fax: (030) 1663-3169, email: schlichtung@bdb.de.

In addition, customers may at any time report non-compliance of the Bank related to the law on payment services (sections 675c - 676c of the German Civil Code [BGB]) or Article 248 of the Introduction to the German Civil Code (EGBGB) to the Federal Financial Supervisory Authority. The complaint is to be made in writing or declared for recording at the Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Straße 108, 53117 Bonn.