

The present translation is furnished for the customer's convenience only. The original German text of the Schedule of Prices and Services is binding in all respects. In the event of any divergence between the English and the German texts, constructions, meanings, or interpretations, the German text, construction, meaning or interpretation shall govern exclusively.

Schedule of Prices and Services (Valid as from 20 March 2025)

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Where no other agreement has been made, the statutory regulations shall apply to the remuneration of services, not listed in the Schedule of Prices and Services, performed by the Bank to the order of the customer or in a customer's presumed interest and which, judging by the circumstances, can be expected only against remuneration.

Any claim by the Bank to reimbursement of expenses shall be in accordance with the statutory provisions.

A General information on the Bank

(1) I. Name and address of the Bank

Head office:
Aareal Bank AG
Paulinenstraße 15
65189 Wiesbaden

II. Communication with the Bank

The Bank will communicate the addresses of the business unit or other addresses for communication relevant to a business relationship separately.

III. Complaints office

If customers have complaints, they may turn to the following contact point of the Bank:

Aareal Bank AG
Beschwerdemanagement
Paulinenstraße 15
65189 Wiesbaden

E-Mail: beschwerdemanagement@aareal-bank.com

IV. Responsible regulatory authority

Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Straße 108, 53117 Bonn or. Marie-Curie-Straße 24-28, 60439 Frankfurt am Main
BaFin Registry number: 104209, and
Europäische Zentralbank, Sonnemannstraße 20, 60314 Frankfurt am Main

V. Entry in the Commercial Register

Amtsgericht Wiesbaden HRB 13184

VI. Contract language

German is the prevailing language used in business relations with customers.

VII. Business days of the Bank

A business day is any day on which the payment service providers involved in executing a payment procedure maintain the business operations needed to execute payment procedures. The Bank maintains the business operations necessary to execute payment procedures as follows:

Business days
All business days except: - Saturdays - 24 and 31 December

Note:

Business days can differ from the opening times of the various Bank offices that are displayed at a given office and published on the Bank's Internet pages.

B Prices for services in standardised business transactions with private customers and business customers (account management, information, other)

I. Price model for current accounts

Current account	
Account management with/without BK01 functionalities and BK01 account numbers according to ERP system	
Basic price per value date ¹	EUR 7.00*
OVP account (open asset booking items)	
Contains BK01 functionalities, depending on ERP system	
Monthly basic fee for account management	Free of charge *
BK01 tenancy bond pool account with separation by asset	
Contains BK01 functionalities, depending on ERP system	
Monthly basic fee for account management	Free of charge *
BK01 tenancy bond pool account with separation by asset	
Monthly basic fee for account management	Free of charge *

* as appropriate, plus licence fees

II. Other fees in account management

1. Account statement

	Account linked to electronic data exchange	Account not linked to electronic data exchange
Electronic account statement of agreed type and frequency	Free of charge	-
Paper statement of agreed type and frequency, account statement	EUR 1.75*	Free of charge
Additional preparation and dispatch of a paper account statement at request of the customer beyond the agreed type of frequency (e.g. also further copies), per account statement	EUR 1.75*	EUR 1.75*
Post-preparation of account statements and vouchers at request of customer on paper (where the Bank had already met its information obligations and the post-preparation was caused by circumstances that are the customer's responsibility), per account statement/voucher		
From the last 12 months	EUR 5.00*	EUR 5.00*
From the last 13 to 24 months	EUR 10.00*	EUR 10.00*
older than 24 months	EUR 15.00*	EUR 15.00*

* Plus postal fees per dispatch

2. Additional costs of using the products Aareal Account, Aareal Portal, Aareal Data Exchange, Aareal Sign and Aareal Security Deposits Account

a. Aareal Account, Aareal Portal, Aareal Data Exchange and Aareal Sign

Costs of installation support on site, per day (excluding travel expenses)	EUR 1,500.00**
Additional training per day (excluding travel expenses)	EUR 1,500.00**
Chargeable hotline use, per hour	EUR 150.00**

** incl. value-added tax (currently 19%)

¹ only if bookings occurred

b. Aareal Account Kautionen (rent deposit)

Inventory data import for two accounts using the collective rent deposit method	EUR 297.50**
Inventory data import for three or more accounts using the collective rent deposit method	as agreed on a case-by-case basis
Individual account designation per account (collective or individual rent deposit method)	EUR 89.25**
Individual account designation for five or more accounts (collective or individual rent deposit method)	as agreed on a case-by-case basis
Cancellation of account (collective or individual rent deposit method)	EUR 89.25**
Addition of new accounts to Client (collective or individual rent deposit method) per account	EUR 89.25**
Change of Client Admin respectively reset Client Admin password	EUR 89.25**
Setup of additional Client	EUR 178.50**
Change of KOM address	EUR 89.25**
Costs of installation support on site, per day (excluding travel expenses)	EUR 1,500.00**
Additional training per day (excluding travel expenses)	EUR 1,500.00**
Chargeable hotline use, per hour	EUR 150.00**

** incl. value-added tax (currently 19%)

III. Disclosure of banking affairs

Obtaining or giving of customer status reports	EUR 25.00**
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** incl. value-added tax (currently 19%)

IV. Other

After discussion with customer	
Confirmation of account balance outside quarterly settlement/financial statements at customer request	According to expenditure, EUR 80.00 per hour; at least EUR 25.00
Investigations/complaints handling, where the investigation/complaint was caused by circumstances that are the responsibility of the customer	
Statement of income	
Special services/special status report at customer request where the customer is not a consumer, e.g. global confirmation with a listing of the entire business relationship for purposes of having the annual accounts audited by an auditor <ul style="list-style-type: none"> Only payment transaction other business at hand 	EUR 95.00 EUR 125.00
Preparation of a replacement tax certificate for reasons that are the responsibility of the customer per copy	EUR 10.00

C Prices and performance features of payment services (Credit transfers and direct debits) and for cheque transactions for private customers and business customers

I. Credit transfers

1. Acceptance deadlines for credit transfer instructions

Credit transfer type	Acceptance deadlines
Credit transfer instructions	3.30 pm on the Bank's working days

2. Credit transfers within Germany and into other countries of the European Economic Area (EEA)² in Euro or in other EEA currencies³

a. Credit transfer instructions

aa. Execution time

The Bank is obliged to ensure that the credit transfer sum arrives at the payment provider of the payee at the latest by:

- Transfer instructions in Euro

Credit transfer type	Maximum execution deadline in business days
Paperless credit transfer instruction	Maximum one business day
paper-based credit transfer instruction	Maximum two business days

- Credit instructions in other EEA currencies

Credit transfer instruction	Maximum four business days
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bb. Fees for the execution of credit transfer instructions

(1) Payable

For a credit transfer that **does not involve a currency conversion** payer and payee each bear fees levied by their payment service provider ("**SHA / SHARE**").

For a credit transfer that is associated **with a currency conversion** the payer can choose between the following fee sharing:

- Payer and payee each bear the fees levied by their payment service provider ("**SHA / SHARE**")
- Payer bears all fees ("**OUR**")

If the payer does not expressly give any other instruction, payer and payee each bear the fees levied by their payment service provider ("**SHA / SHARE**").

² The European Economic and Area (EEA) currently comprises:

- The EU countries of Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Liechtenstein, Norway and Iceland.

³ The EEA currencies currently include: Euro, Bulgarian lev, Danish crown, Icelandic crown, Norwegian crown, Polish zloty, Romanian leu, Swedish crown, Czech crown, Hungarian forint.

(2) Level of fees

- **SHARE credit transfer:**

The payer bears the following fees:

Credit transfer in EUR	Domestic credit transfer in EUR/SEPA credit transfer ⁴	Paper-based credit transfer	EUR 5.00 *
		Paperless credit transfer	EUR 0.15 *
	Other cross-border credit transfer payments ⁵ and where account currency is not EUR	- up to EUR 100.00	EUR 6.00
		- as from EUR 100.01	1.5 ‰, at least EUR 12.00
Credit transfer in another EEA currency (e.g. Danish crown)		- Proceeds of up to EUR 100.00	EUR 6.00
		- Proceeds as from EUR 100.01	1.5 ‰, at least EUR 12.00
Currency of instruction Swedish crown, giving IBAN of the beneficiary and BIC of the beneficiary's bank		Paper-based credit transfer	EUR 5.00 *
		Paperless credit transfer	EUR 0.15 *

* Note: the fees listed are not imposed if and to the extent that the execution of credit transfers was already paid under the agreement of a lump sum price for account management (see chapter B section I.).

- **OUR transfer**

Fees SHARE credit transfer +3rd-party bank fees: 1.00‰, min. EUR 20.00.

cc. Other fees

Standing order	EUR 5.00
Setup/alteration	
Price for priority credit transfer	plus EUR 15.00
Price for order placement without a specific form	plus EUR 15.00
Processing of a credit transfer cancellation after entry of the credit transfer instruction/credit transfer recall, if the cancellation/recall was caused by circumstances that are the responsibility of the customer	EUR 15.00
Justified rejection of executing an unauthorised credit transfer instruction for lack of account cover or owing to missing/faulty data.	Is not levied at present
Processing of the re-procurement of credit transfers with faulty statement of the customer ID of the payee by the customer	According to time and effort, EUR 80.00 per hour; at least EUR 25.00
Post-processing of faulty instructions	EUR 5.00
Fax or SWIFT advice for outgoing payments generated separately at customer request	EUR 28.00
Payment by Bank cheque	plus EUR 15.00
At currency conversion, plus brokerage	plus 0.25‰, min. EUR 2.50

⁴ A SEPA credit transfer" is a credit transfer in EUR within the EU and EEA instructed by the transferring customer on the "EURO-Überweisung" printed form issued by the Bank or in the data record format prescribed by the Bank.

- Credit transfer in EUR within the EU and EEA

- In which the payer has quoted the international account number (International Bank Account Number, IBAN) of the beneficiary of the credit transfer. In a SEPA credit transfer, payers pay the fees at their banks and the beneficiary pays the remaining fees (SHARE)

⁵ i.e. it is not a cross-border credit transfer instructed as a EURO credit transfer.

b. Fees for incoming credit transfers

For an incoming credit transfer, the Bank charges the following fees:

Per incoming credit transfer	Fee* (at currency conversion plus 0.25‰ brokerage, min. EUR 2.50)	
Domestic credit transfer in EUR/ SEPA credit transfer ⁶	EUR 0.15 **	
Other cross-border incoming credit transfers	Up to EUR 2,500.00	EUR 5.50
	Up to EUR 12,500.00	EUR 7.50
	As from EUR 12,500.01	1‰, max. EUR 100.00

* but no fee, if the credit transfer contains the fee instruction of the payer: "payer bears all fees".

** The fee listed is not imposed if and to the extent that the execution of credit transfers was already paid under the agreement of a lump sum price for account management (see chapter B section 1.).

Note: The Bank may deduct its fee from the credit transfer sum transferred before posting the credit advice. In that case the Bank will post the complete credit transfer sum and its fee separately.

3. Credit transfers within Germany and into other countries of the European Economic Area, EEA⁷, in currencies of a country outside the EEA (third-country currency⁸) and credit transfers outside the EEA (third countries⁹)

a. Credit transfer instructions

aa. Execution time

Credit transfers are carried out as soon as possible.

bb. Fees for the execution of credit transfer instructions

(1) Payable

(a) Credit transfers within Germany and into other countries of the European Economic Area, EEA, in currencies of a country outside the EEA (third-country currency)

The payer can choose between the following types of fee sharing:

- Payer and payee each bear the fees levied by their payment service provider ("SHA / SHARE")
- Payer bears all fees ("OUR")

If the payer does not expressly give any other instruction, payer and payee each bear the fees levied by their payment service provider ("SHA / SHARE").

Note:

In the case of the fee instruction "SHA / SHARE" intermediary payment service providers domiciled in a country outside the EEA and the payment service provider of the payee may deduct fees from the credit transfer amount.

⁶ A "SEPA credit transfer" is a credit transfer in EUR within the EU and EEA instructed by the transferring customer on the "EURO-Überweisung" printed form issued by the Bank or in the data record format prescribed by the Bank.

- EUR credit transfer within the EU and EEA
- in which the remitter has quoted the international account number, IBAN, of the beneficiary of the credit transfer. At a SEPA credit transfer, the remitter bears the fees of its bank and the beneficiary bears the other fees (SHARE).

⁷ The European Economic Area (EEA) currently includes:

- The EU countries of Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Spain, Sweden and
- Liechtenstein, Norway and Iceland

⁸ e.g. US dollar

⁹ Third countries are all countries outside the European Economic Area.

(b) Credit transfers outside the EEA (third countries)

The payer can choose between the following types of fee sharing:

- Payer and payee each bear fees levied by their payment service provider ("**SHA / SHARE**").
- Payer bears all fees ("**OUR**")
- Payee bears all fees ("**BEN**")

If the payer does not expressly give any other instruction, payer and payee each bear the fees levied by their payment service provider ("**SHA / SHARE**").

Note:

In the case of the fee instruction "SHA / SHARE" intermediary payment service providers and the payment service provider of the payee may deduct fees from the credit transfer amount.

Note:

In the case of the fee instruction "BEN" fees may be deducted from the credit transfer sum from each of the payment service providers involved.

(2) Level of fees

The Bank levies the following fees at the fee instructions: "**SHA / SHARE**" and "**OUR**":

- **SHARE credit transfer**

Credit transfer sum	Fee
up to EUR 100.00	EUR 6.00
as from EUR 100.01	1.50 ‰, min. EUR 12.00

- **OUR credit transfer**

Fees SHARE credit transfer +3rd-party bank fees: 1.00‰, min. EUR 20.00.

cc. Other fees

Price for express payments	plus EUR 15.00
Price for order placement without a specific form	plus EUR 15.00
Processing of a credit transfer cancellation after arrival of the credit transfer instruction/credit transfer recall, if the Bank is not responsible for the cancellation/recall	EUR 15.00
Justified rejection of executing an unauthorised credit transfer instruction for lack of account cover or owing to missing/faulty data.	Is not levied at present
Processing of the re-procurement of credit transfers with faulty statement of the customer ID of the payee by the customer	According to time and effort, EUR 80.00 per hour; at least EUR 25.00
Post-processing of faulty instructions	EUR 5.00
Fax or SWIFT advice for outgoing payments generated separately at customer request	EUR 28.00
Payment by Bank cheque	plus EUR 15.00
At currency conversion, plus brokerage	plus 0.25‰, min. EUR 2.50

b. Fees for incoming credit transfers within Germany and into other countries of the European Economic Area (EEA¹⁰), in currencies of a country outside the EEA (third country currency¹¹) and credit transfers from countries outside the EEA (third countries¹²)

aa. Payable

The fee agreement between the payer and its payment service provider determines who is to pay the fees for executing the credit transfer. The following agreements are possible:

- Payer and payee each bear the fees levied by their payment service provider ("**SHA / SHARE**")
- Payer bears all fees ("**OUR**")
- Payee bears all fees ("**BEN**")

Note:

- *In the case of the fee instruction "SHA / SHARE" an intermediary payment service provider and the payment service provider of the payee may have deducted fees from the credit transfer amount.*
- *In the "BEN" fee instruction, each of the intermediary payment service providers may have deducted fees from the credit transfer sum.*

bb. Level of the fees

The following fees are levied by the Bank for the instructions: "SHARE" and "BEN":

Per incoming credit transfer	Fee (At currency conversion plus 0.25‰ brokerage, min. EUR 2.50)	
	up to EUR 2,500.00	EUR 5.50
	Up to EUR 12,500.00	EUR 7.50
	As from EUR 12,500.01	1‰, max. EUR 100.00

Note: The Bank may deduct its fee before posting the credit advice for the credit transfer amount transferred. In this case, the Bank will report the complete credit transfer amount and its fee separately.

¹⁰ The European Economic Area (EEA) currently includes:

The EU countries of Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Liechtenstein, Norway and Iceland

¹¹ e.g. US dollar

¹² Third countries are all countries outside the European Economic Area

II. Direct debit transactions

1. Execution time for direct debit payments

The Bank is obliged for direct debits to ensure that the direct debit amount is received by the payment service provider of the payee within **one** business day at the latest.

2. Presentation periods for direct debit collections

The customer is to submit direct debits to the Bank within the following deadlines:

Type of direct debit	Acceptance deadlines
SEPA direct debits	At least 1 + 1 business days before due by 3:30 PM

3. Fees

Direct debit collection per one-off direct debit	EUR 0.15 *
Processing of a direct debit recall	EUR 10.00
Direct debit collection per one-off direct debit	EUR 0.15 *
Presentation fee for uncollected direct debits	EUR 5.00 + third-party costs + claim for loss of interest by the debtor bank (as per SEPA rulebook)
Setup/change/cancellation per SEPA Business to Business Direct Debit	EUR 5.00
Justified rejection of the cashing owing to lack of cover on the account	Is currently not being levied
Set up/change to a limit or stoppage of SEPA Core Direct Debit for customers that are not consumers, per single limit or stoppage	EUR 5.00

* The fees listed are not imposed if and to the extent that the execution of credit transfers was already paid under the agreement of a lump sum price for account management (see chapter B section I.).

III. Cheque transactions

1. Domestic cheque transactions

a. Fees

Cheque collection <ul style="list-style-type: none">Cheque written in Euroa cheque written in foreign currency	EUR 0.15 1.50‰, min. EUR 20.00
Paper-based cheque collection <ul style="list-style-type: none">Cheque written in EuroCheque written in foreign currency*	EUR 5.00 1.50‰, min. EUR 20.00

b. Value dates

Cheque presentations	Day of the payment received
Cheque debits	Day of the payment outflow

2. Cross-border cheque transactions

a. Fees

aa. Cheque payments to foreign countries (cashing of a cheque written by a customer)

In EUR or foreign currency	1.50‰, min. EUR 20.00
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bb. Cheque payments from foreign countries (collection of a cheque presented by a customer)

In EUR or foreign currency *)	1.50‰, min. EUR 30.00 plus EUR 3.50 postage
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Extra costs such as courier service, complaints, telephone/fax and third-party bank fees are levied separately.

*) only cheques written in EU currencies¹³ and payable within the EU¹⁴ are accepted

cc. Value dates

Cheque presentations	Day of the payment received + 2
Cheque debits	Day of the payment outflow

3. Other fees in cheque transactions

Cheque form per item	EUR 0.05
Dispatch of cheque forms at customer request	Postage fees
Notification, alteration of a cheque stoppage – per cheque	EUR 15.00
Preparation of a Bundesbank cheque	EUR 30.00
At currency conversion, plus brokerage	plus 0.25‰, min. EUR 2.50
Notification of the justified rejection of a cheque encashment	EUR 5.00

D Conversion rate for foreign currency transactions for private customers and business customers

Conversion of EUR into foreign currency and foreign currency into EUR upon request

¹³ Euro, Bulgarian lev, Danish crown, Polish zloty, Romanian leu, Swedish crown, Czech crown, Hungarian forint.

¹⁴ EU countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden

E Extrajudicial arbitration

The Bank participates in the arbitration procedure of the consumer arbitration agency: "Ombudsmann der privaten Banken" (bankenombudsmann.de). Consumers can turn to the ombudsman of the private banks to settle a dispute with the Bank. If the complaint concerns a dispute about a payment services contract, section 675f German Civil Code, customers who are not consumers may also turn to the ombudsman of the private banks.

The details are contained in the "Rules of procedure for resolving customer complaints in the German banking industry" which will be sent on request or can be accessed on the Internet at www.bankenverband.de. The complaint is to be directed in writing (e.g. using letter, telefax or email) to the (customer complaints unit), Kundenbeschwerdestelle beim Bundesverband deutscher Banken e. V., Postfach 04 03 07, 10062 Berlin, Fax: (030) 1663-3169, E-Mail: ombudsmann@bdb.de.

In addition, the Customer may at any time complain about breaches by the Bank of provisions of the German Payment Services Regulation Act (Zahlungsdiensteaufsichtsgesetz, ZAG), the provisions of §§ 675c through 676c of the German Civil Code (BGB), or the provisions of Article 248 of the Introductory Law to the German Civil Code (EGBGB). Complaints may be submitted in writing or in person to the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) at Graurheindorfer Strasse 108, 53117 Bonn.