

The present translation is provided for the customer's convenience only. The original German text of the General Business Conditions 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.

Dear Customer.

If a contract on Financial Services is entered into via Distance Selling, Wirecard Bank AG is obligated to inform the consumer in good time prior to the conclusion of the contract in accordance with Article 246b of the Introductory Act on the German Civil Code (EGBGB). Therefore, we would like to provide you with the following information on our current account, our pre-paid credit cards, on Online Banking as well as on the Lendico Investor Bank Account and the Zencap Investor Bank Account. This information shall apply until further notice, and is only available in German.

Your Wirecard Bank AG

1. General Information

1.1. General Information on the Bank

Bank name and address

Wirecard Bank AG | Einsteinring 35 | 85609 Aschheim | Germany
Telephone +49 (0) 30 / 300 110 600
Fax +49 (0) 30 / 300 110 650
Email service@wirecardbank.com
www.wirecardbank.com

Bank's authorised representatives (board)

Daniel Heuser, Alexander von Knoop

Registration of headquarters in the commercial register

Registry court: München (Munich) HRB 161178

Branch office with the same company name

Hopfenstr. 1d, 24114 Kiel

Bank's main business

The object of the company is the performance of all types of bank transactions and associated transactions.

Competent supervisory authority

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin),
Graurheindorfer Str. 108,
53117 Bonn, and Marie-Curie-Str. 24-28, 60439 Frankfurt
(www.bafin.de)
or the European Central Bank, Sonnemannstraße 20,
60314 Frankfurt, Germany

Bank reference at BaFin

117969

VAT identification number

DE 207 567 674

1.2. General Information on the Contract

Contractual language

The decisive language for the contractual relationship and communications with the Customer throughout the term of the Contract shall be German or, upon the Customer's request, English.

Applicable law/ place of jurisdiction

Pursuant to No. 6 (1) of the Bank's Standard Terms and Conditions, German law shall apply to the conclusion of the contract and to the entire business relationship between the Customer and the Bank. German law shall also govern the commencement of relations with the Customer prior to the conclusion of the contract. No agreement on a choice of forum shall apply in relation to consumers.

Out-of-court dispute resolution

For the solution of disputes with the Bank, there is the option of calling upon the ombudsman of the private banks. For details, please refer to the rules of procedure for dispute resolution regarding customer complaints in the German banking industry ("Verfahrensordnung für die Schlichtung von Kundenbeschwerden im deutschen Bankgewerbe"), which will be provided upon request. Complaints are to be addressed in writing to the customer complaints department at the Bundesverband deutscher Banken e.V., Postfach 04 03 07, 10062 Berlin.

Furthermore, Customers may file complaints at any time, in writing or for the record of the Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Straße 108, 53117 Bonn, and Marie-Curie-Str. 24-28, 60439 Frankfurt am Main regarding breaches on the part of the Bank against the Payment Services Surveillance Act (Zahlungsdienstleistungsaufsichtsgesetz - ZAG), Sec. 675c – 676c of the Civil Code (Bürgerlichen Gesetzbuches - BGB) or against Art. 248 of the BGB Introductory Act (Einführungsgesetzes zum Bürgerlichen Gesetzbuch - EGBGB).

Note on the existence of voluntary deposit protection

The Bank is a member of the deposit protection fund of the Bundesverband deutscher Banken e.V. The scope of the liabilities protected by the fund is described in No. 20 of the Bank's Standard Terms and Conditions.

Bank data

Bank Sort Code (BLZ): 512 308 00
BIC- (SWIFT) Code: WIREDEMM
Conclusion of the contract

Conclusion of the Prepaid Trio Account Contract, the Prepaid Trio Credit Card Contract and the Participation Agreement for Online Banking

The Customer shall be deemed to have issued to the Bank an offer which is binding for him/her, for the conclusion of the Prepaid Trio Account Contract and the Prepaid Trio Credit Card Contract as well as the Participation Agreement for Online Banking (eBanking) by sending the completed and signed form for the Prepaid Trio application to the Bank, or by completing and sending the online form for the Prepaid Trio application on the Bank's website at www.wirecardbank.de, and by the Bank receiving this application. The Prepaid Trio Account Contract shall be concluded once the Bank has activated the Prepaid Trio Account for use by the Customer, if applicable after prior legitimation verification. The Prepaid Trio Credit Card Contract shall be concluded once the Customer has received the Prepaid Trio Credit Card, if applicable after prior legitimation verification. The Participation Agreement for Online Banking (eBanking) shall be concluded once the Customer has received the access data required for participation in Online Banking.

Conclusion of the mywirecard Mastercard Credit Card Contract The Customer shall be deemed to have issued to the Bank an offer which is binding for him/her, for the conclusion of the mywirecard Master Card Credit Card Contract by completing and sending the online form for the mywirecard MasterCard application on the Bank's website at www.wirecardbank.de, and by the Bank receiving this application. The mywirecard MaterCard Credit Card Contract shall be concluded once the Customer, if applicable after prior legitimation verification, has received an e-mail from the Bank in which the Bank informs the Customer that the application has been accepted.

Conclusion of the Lendico Investor Bank Account Contract and the Zencap Investor Bank Account Contract

The Customer shall be deemed to have issued to the Bank an offer which is binding for him/her, for the conclusion of the Lendico Investor Bank Account Contract and/or the Zencap Investor Bank Account Contract, by sending the completed and signed form for the opening of such account to the Bank, and by the Bank receiving this application. The Lendico Investor Bank Account Contract and/or the Zencap Investor Bank Account Contract shall be concluded once the Bank, if applicable after prior legitimation



verification, has activated the Lendico Investor Bank Account and/or the Zencap Investor Bank Account for use by the Customer.

2. Information on the Prepaid Trio Account Contract, the Prepaid Trio Credit Card Contract and on Online Banking

2.1. Prepaid Trio Account Contract Main features

The Bank shall set up a current account (Kontokorrentkonto) for the Customer, shall credit incoming payments to the account and shall process payment transactions initiated by the Customer (such as bank transfers) against this account, provided that the deposit or credit on the account suffices, or the Bank allows in an individual case that the account be utilised beyond the deposit or the granted credit line (tolerated overdraft).

The following services are in particular covered by the Prepaid Trio Account Contract:

- Account processing
- Deposits and withdrawals
- Bank transfers
- Standing orders
- Direct debit
- Redemption of cheques
- Utilisation of Online Banking (eBanking), for details see part B.3
- Wirecard girocard (utilisation option in connection with a personal PIN, in Germany and - if the card is equipped accordingly - abroad: cash withdrawals at ATMs, cashless payments to trading and service companies and at automatic cashiers, charging of the GeldKarte at charging terminals (only in Germany), charging of prepaid mobile phone accounts at ATMs; usage options without using a personal PIN: As a GeldKarte for cashless payments at automatic cashiers of domestic trading and service companies, as a storage medium for additional applications apart from the provision of payment services)

Prices

Except if agreed otherwise, the prices for the Bank's services are set out in the Bank's list of prices and services, as amended from time to time, which the Customer finds on the Bank's website at www.wirecardbank.de, and which will be sent to the Customer upon request. Any changes regarding fees and interest rates during the term of the Prepaid Trio Account Contract shall be subject to No. 12 of the Bank's Standard Terms and Conditions.

Notes on taxes and costs to be paid by the Customer

In as far as interest on credit sums is incurred with regard to the processing of the account, such income is liable to taxation. The Customer is asked to please direct any associated questions to the responsible tax office or his/her tax consultant. This applies in particular if the Customer is subject to taxation abroad. Own costs (e.g. for long-distance calls, postal charges) shall be borne by the Customer himself/herself.

Additional telecommunication costs

None.

Service provision

None.

Payment and fulfilment of the Contract

Commencement of performance of the Contract

By ticking the corresponding box on the application form, the Customer expressly agrees that the Bank may commence providing the contractual services prior to expiry of the revocation period. Should the Customer not grant such consent, the Bank shall have the right to only carry out any dispositions by the Customer for the benefit of a third party relating to the account once the revocation period has expired.

Payment of fees and interest by the Customer

The incurred fees and interest shall be charged to the account as follows:

- Set-up fee, one-off payment at the beginning of the Prepaid Trio Account Contract
- Account processing fee, at the end of each month
- Transaction-related individual fees, after performance of the relevant transaction

- Interest, depending on contractual agreement at the end of the month or quarter
- Wirecard girocard fee, at the end of the month
- Special services, depending on the contractual agreement, directly after provision of the relevant service, or cumulated at the end of the month, quarter or year.

Account processing

The Bank shall fulfil its obligations under the Account Contract by booking credits and debits (e.g. from transfers, direct debits, deposits and withdrawals, bank fees) to the current account (Kontokorrentkonto). On the current account, the relevant booking entries will be set off at the end of the agreed accounting period - usually at the end of the calendar month -, and the result (balance) shall be notified to the Customer via eBanking in the form of an account statement.

All book entries made by the Bank will be shown on the account statement, including the booking date, the amount, information on the type of transaction and the value date (Wertstellung). Account statements will be transmitted by making them available via eBanking, except if the Customer wishes to be provided with them by post.

Withdrawals

The Bank fulfils its withdrawal obligations via withdrawals at ATMs

Bank transfers

If such transfers are within our institution, the transfer shall be fulfilled via a credit note on the beneficiary's account, and transmission of the information on the transferring person's identity and the specified designated use. If transfers are to other institutions, the transfer shall be fulfilled via a credit note on the account of the beneficiary's credit institution, and transmission of the information on the transferring person's identity and the specified designated use. For further details, please refer to the Bank's Terms and Conditions for Bank Transfers.

8-week refund claim for direct debit

Objections against a debit entry based on a direct debit authorisation or a SEPA basic direct debit for which the Customer has granted the creditor a collection authorisation or a SEPA direct debit mandate must be asserted by the Customer within eight weeks from the debit booking.

Redemption of cheques

Checks drawn on the Bank shall be redeemed if the debit entry is not reversed at the latest on the second bank working day after such entry has been made. Cash cheques shall already be redeemed upon payment to the person presenting the cheque. Cheques shall also be redeemed if the Bank sends a payment report in an individual case. Cheques submitted via the Bundesbank clearing centre shall be redeemed if they are not returned by the date set by the Bundesbank (see No. 9 (2) of the Bank's Standard Terms and Conditions). Otherwise, the Bank's Terms and Conditions for Cheque Transactions shall apply.

Wirecard girocard

Card payments initiated by the Customer shall be carried out by payment to the relevant acceptance point of such card payment. The Bank's Girocard Terms and Conditions shall apply to the use of the Wirecard.

Provision of documents relating to eBanking

For the eBanking services (see in this context part B.3 below), the Customer shall be provided with various documents associated with the processing of the account (e.g. abstracts of accounts, account statements), as PDF files, for inspection, download or printing. The additional mailing of documents provided for the eBanking service will only be carried out upon an expressed corresponding request by the Customer, and will lead to additional costs in accordance with the Bank's price and service list.

Contractual termination rules

The termination rules defined for the Customer and for the Bank in No. 18 and No. 19 of the Bank's Standard Terms and Conditions shall apply.

The Customer shall have the right to give notice of termination of the Prepaid Trio Account Contract at any time, without having to comply with a period of notice.

The Bank shall have the right to terminate the Prepaid Trio Account Contract at any time, upon no less than two months' notice. The right to terminate the contract for cause shall remain unaffected. This means that the Bank shall have the right to terminate the



Prepaid Trio Account Contract without prior notice if an important reason exists which makes the continuation of the Prepaid Trio Account Contract unreasonable for the Bank, even taking into consideration the Customer's justified interests.

Participation in eBanking (see part B.3 below) is a prerequisite for using the Prepaid Trio Account. Therefore, the Prepaid Trio Account Contract will end automatically when the eBanking Participation Agreement ends.

After the termination or expiry of the Prepaid Trio Account Contract, the Wirecard girocard may no longer be used. It must be returned to the Bank immediately.

The Prepaid Trio Account is a prerequisite for using the Prepaid Card. The Prepaid Trio Credit Card Contract (see part B.2 below) will therefore end automatically when the Prepaid Trio Account Contract ends

Minimum term

The Contract does not have a minimum term.

Other rights and obligations for the Bank and the Customer

The basic rules for the entire business relationship between the Bank and the Customer are defined in the Bank's Standard Terms and Conditions. In addition to this, the following special terms apply, which may contain deviations from, or amendments to, the Standard Terms and Conditions:

- Terms and Conditions for Cheque Transactions
- Terms and Conditions for eBanking
- Terms and Conditions for Bank Transfers
- Terms and Conditions for girocard
- Terms and Conditions for payments via direct debit as SEPA basic direct debits transactions
- Terms and Conditions for payments via direct debit under direct debit mandate

The above terms and conditions are available on the Bank's website at www.wirecardbank.de, and will be mailed to the Customer upon request. The above terms and conditions are available in the German language.

2.2. Prepaid Trio Credit Card Contract

Main features

Applications

The VISA and MasterCard issued by the Bank (hereinafter "Prepaid Card"), allows the Card Holder, within Germany and, as a further service, also abroad, within the framework of the VISA and/or MasterCard network, to effect cashless payments for goods and services to contract merchants and, in addition to this, to withdraw cash at ATMs (in connection with a personal PIN) and at bank counters (against presentation of ID) (Cash Service).

For the above applications, the Card Holder can only use the credit on the Prepaid Card. The Prepaid Card can only be charged up to the amount of the agreed maximum sum, via a bank transfer from the Card Holder's Prepaid Trio Account. The value of each transaction as well as any transaction fees which may apply will reduce the available card credit sum. Should the total sum of a requested transaction including transaction fee exceed the credit balance, such transaction will not be possible. The Bank will provide the Card Holder with separate information on any applicable disposition limits for the use of the Prepaid Card and/or maximum sums for the withdrawal of cash.

Additional services

Additional services may be linked to the Prepaid Card (e.g. insurance protection, emergency call services), of which the Bank will inform the Card Holder separately, and to which separate provisions shall apply.

Prices

Except if agreed otherwise, the applicable fees are set out in the Bank's list of prices and services, as amended from time to time, which the Customer finds on the Bank's website at www.wirecardbank.de, and which will be sent to the Customer upon request. Any changes regarding fees shall be subject to No. 21 of the Bank's Terms and Conditions for Prepaid Cards.

Notes on costs to be paid by the Customer

Own costs (e.g. for long-distance calls, postal charges) shall be borne by the Customer himself/herself.

Additional telecommunication costs

None.

Service provision

None.

Payment and fulfilment of the Contract

Payment of fees by the Card Holder

The incurred fees shall be set off against the credit balance on the Prepaid Card, at the following times:

- Annual fee, to be paid annually in advance at the beginning of the year
- Other fees, depending on the contractual agreement, directly after the provision of the relevant service or cumulated at the end of the month or quarter
- Special services, depending on the contractual agreement, directly after provision of the relevant service, or cumulated at the end of the month, quarter or year.

Bank's obligations

The Bank will fulfil payment obligations by effecting payment to a contract merchant within the framework of the VISA and/or MasterCard network, or by paying cash to the Customer under the Cash Service. The Bank shall immediately set any resulting expenses off against the credit balance on the Prepaid Card.

Card Holder's payment obligation

The Card Holder shall be obligated to reimburse the Bank for any expenses incurred on account of the usage of the Prepaid Card. Any incurred expenses shall be set off immediately against the credit balance on the Prepaid Card. The reimbursement obligation shall only cease to apply if no valid claim by the contract merchant had been created. The Card Holder shall clarify any objections regarding his/her relationship with the contract merchant directly with this merchant. The Card Holder's payment obligation shall remain unaffected. Objections may no longer be validly asserted vis-à-vis the contract merchant after expiry of 60 days - in the event of malicious conduct by a contract merchant after expiry of 120 days - from the date of receipt of the transaction note.

Repayment of the card credit balance

The Card Holder shall have the right at any time throughout the term of the Prepaid Trio Credit Card Contract to request that the Bank repay the credit balance on the Prepaid Card entirely or in part to the Card Holder's Prepaid Trio Account.

Provision of documents relating to eBanking

For the eBanking services (see in this context part B.3 below), the Customer shall be provided with various documents associated with the Prepaid Card and the Card Account (e.g. transaction account statements), as PDF files, for inspection, download or printing. The additional mailing of documents provided for the eBanking service will only be carried out upon an expressed corresponding request by the Customer, and will lead to additional costs in accordance with the Bank's price and service list.

Contractual termination rules

The termination rules defined for the Card Holder and for the Bank in No. 23 of the Bank's Terms and Conditions for Prepaid Cards shall apply.

The Card Holder shall have the right to give notice of termination of the Prepaid Trio Credit Card Contract at any time, without having to comply with a period of notice. The Bank shall have the right to terminate the Prepaid Trio Credit Card Contract at any time, upon two months' notice. The Bank shall have the right to terminate the Prepaid Trio Credit Card Contract without prior notice if an important reason exists which makes the continuation of the Contract unreasonable for the Bank, even taking into consideration the Customer's justified interests. The Prepaid Trio Account is a requirement for using the Prepaid Card. Therefore, the Prepaid Trio Credit Card Contract will end automatically when the Prepaid Trio Account Contract ends (see "contractual termination rules" in part B.1).

After the termination or expiry of the Prepaid Trio Credit Card Contract, the Prepaid Card may no longer be used. It must be returned to the Bank immediately and without a corresponding request being required. Any funds on the Prepaid Card which have not been used will be repaid by the Bank subject to No. 23 of the Terms and Conditions for Prepaid Cards.

Minimum term

The Contract does not have a minimum term.



Other rights and obligations for the Bank and the Customer

The basic rules for the entire business relationship between the Bank and the Card Holder are defined in the Bank's Standard Terms and Conditions. In addition to this, the Terms and Conditions for Prepaid Cards apply, which may contain deviations from, or amendments to, the Standard Terms and Conditions. Furthermore the Terms and Conditions for eBanking apply. The above terms and conditions are available on the Bank's website at www.wirecardbank.de, and will be mailed to the Customer upon request. The above terms and conditions are available in the German language.

2.3. Online Banking (eBanking)

Main features

Through his/her participation in Online Banking (hereinafter: "eBanking"), the Customer is in general entitled to process his/ her banking transactions via the internet. The scope of the bank transactions which the Customer is able to process via eBanking shall otherwise be governed by the individual product agreements entered into by the Customer and the Bank (e.g. an account contract concluded between them).

The following services are covered by eBanking:

- SEPA bank transfers
- Retrieval of account data
- International bank transfers
- Set-up, modification and deletion of standing orders
- Updating of address data
- Retrieval of Prepaid Card sales turnover

For the Customer's online banking transactions, safety systems with a personal identification number (PIN) and the Bank's transaction numbers (TAN) exist, the so-called PIN-TAN procedure. The PIN consists of a unique secret number of the Customer's choice, which the Customer selects when he/she first registers for eBanking. The TAN is generated via a TAN generator and the Wirecard girocard. The TAN generator will be provided to the Customer upon conclusion of the eBanking Participation Agreement. As an alternative, the Customer may also use the mTAN procedure. In this case, the Bank, after a request by the Customer, will provide the Customer with a "mobile TAN" for every transaction, via text message to the Customer's mobile phone number registered with the Bank. For transmission via the internet, SSL encryption is used in addition to the PIN-TAN procedure in order to protect the Customer's data against third-party access.

Prices

Participation in eBanking is currently free of charge.

Notes on costs to be paid by the Customer

If costs are incurred by the Customer for the connections invoiced to him/her by his/her internet provider, and any other own costs (e.g. for long-distance calls, postal charges), such costs shall be borne by the Customer himself/herself.

Additional telecommunication costs

None.

Service provision

None.

Payment and performance of the Contract

No payments to be made.

Performance

The Bank shall fulfil its availability obligations by generally being available during the times notified to the Customer for the relevant product. However, a claim for permanent online availability does not exist.

Otherwise, the Bank's Terms and Conditions for eBanking shall apply with regard to the performance of the agreement on eBanking by the Bank and by the Customer.

Contractual termination rules

The termination rules defined for the Customer and for the Bank in No. 18 and No. 19 of the Bank's Standard Terms and Conditions and in the Participation Agreement shall apply with regard to the termination of the Participation Agreement.

The Customer shall have the right to give notice of termination of the Participation Agreement at any time, without having to comply with a period of notice. The Bank shall have the right to terminate the Participation Agreement at any time, upon no less than two months' notice.

The right to terminate the Contract for cause shall remain unaffected. This means that the Bank shall have the right to terminate the Participation Agreement without prior notice if an important reason exists which makes the continuation of the Participation Agreement unreasonable for the Bank, even taking into consideration the Customer's justified interests.

Participation in eBanking is a prerequisite for using the Prepaid Trio Account and the Prepaid Card. Therefore, the Prepaid Trio Account Contract (see part B.1 above) and the Prepaid Trio Credit Card Contract (see part B.2 above) will end automatically when the eBanking Participation Agreement ends.

Minimum term

The Contract does not have a minimum term.

Other rights and obligations for the Bank and the Customer

The basic rules for the entire business relationship between the Bank and the Customer are defined in the Bank's Standard Terms and Conditions. The basic rules for the participation in eBanking are defined in the Bank's Terms and Conditions for eBanking. These terms and conditions are available on the Bank's website at www.wirecardbank.de, and will be mailed to the Customer upon request. The above terms and conditions are available in the German language.

3. Information on the mywirecard Mastercard Credit Card Contract

Main features

Applications

The Bank issues the mywirecard Mastercard in the form of a data set (hereinafter: "Virtual Card") and, upon request, additionally in the form of a Plastic Card (hereinafter: "Plastic Card"). The Virtual Card and the Plastic Card shall hereinafter jointly be referred to as "mywirecard Card".

The Card Holder can use the mywirecard Card in Germany and, as a further service, also abroad, within the framework of the MasterCard network

- with contract merchant for the cashless payment of goods and services
- and also, as a further service, for the withdrawal of cash at ATMs (only possible with a Plastic Card).

The Customer can use the Virtual Card only for payment transactions via internet, telephone, telefax or e-mail.

For the above applications, the Card Holder can only use the credit charged on the mywirecard Card. The value of each transaction as well as any transaction fees which may apply will reduce the available card credit sum. Should the total sum of a requested transaction including transaction fee exceed the credit balance, such transaction will not be possible.

The mywirecard Card is available in the product categories "registered" and "identified". In product category "registered", the Card Holder can load a maximum sum of 2,500 Euro per calendar year on the mywirecard Card, and effect payments of a maximum of 2,500 Euro per calendar year. The credit sum on the mywirecard Card in this product category can amount to a maximum of 2,500 Euro. In product category "identified", the Card Holder can load a maximum sum of 999,999 Euro per calendar year on the mywirecard Card. The credit sum on the mywirecard Card in this product category can amount to a maximum of 999,999 Euro.

The process of loading the mywirecard Card is described in No. 1.2 of the WireCard Bank AG Terms and Conditions for the mywirecard MasterCard.

Furthermore, the value limits set out in the price and service list for the mywirecard Card and the value limits agreed separately between the Card Holder and the Bank shall apply to the use of the mywirecard Card.

Prices

Except if agreed otherwise, the applicable fees are set out in the Bank's list of prices and services, as amended from time to time, which the Customer finds on the Bank's website at <https://secure.wirecardbank.com/mywirecard/Home.html?languageCode=de>, and which will be sent to the Customer upon request. Any changes regarding fees shall be subject to No. 12 of the Wirecard Bank AG Terms and Conditions for mywirecard MasterCard.

Notes on costs to be paid by the Customer

Own costs (e.g. for long-distance calls, postal charges) shall be borne by the Customer himself/herself.



Additional telecommunication costs

None.

Service provision

None.

Payment and fulfilment of the Contract

Payment of fees by the Card Holder

The incurred fees shall be set off against the credit balance on the mywirecard Card, at the following times:

- Annual fee, to be paid annually on the date of issue of the mywirecard Card
- Other fees, directly after the provision of the relevant service
- Special services, directly after provision of the relevant service.

Bank's obligations

The Bank will fulfil payment obligations by effecting payment to a contract merchant within the framework of the Master Card network, or by paying cash to the Customer at an ATM. The Bank shall immediately set any resulting expenses off against the credit balance on the Card.

Card Holder's payment obligation

The Card Holder shall be obligated to reimburse the Bank for any expenses incurred on account of the usage of the mywirecard Card. Any incurred expenses shall immediately be set off against the credit balance on the mywirecard Card.

The reimbursement obligation shall only cease to apply if no valid claim by the contract merchant had been created. The Card Holder shall clarify any objections regarding his/her relationship with the contract merchant directly with this merchant. The Card Holder's payment obligation shall remain unaffected. Objections may no longer be validly asserted vis-à-vis the contract merchant after expiry of 60 days - in the event of malicious conduct by a contract merchant after expiry of 120 days - from the date of receipt of the transaction note.

Repayment of the card credit balance

The Card Holder shall have the right at any time throughout the term of the mywirecard Mastercard Credit Card contract to request that the Bank repay the credit balance on the mywirecard Card entirely or in part to the bank account specified by the Card Holder. The details of the repayment procedure are set out in No. 8.3 of the Wirecard Bank AG Terms and Conditions for the mywirecard MasterCard.

Provision of documents relating to online access

The Card Holder shall be provided with various documents associated with the mywirecard Card and the Card Account (e.g. transaction account statements), as PDF files, for inspection, download or printing, via online access available via the Bank's website at www.mywirecard.com.

Contractual termination rules

The termination rules defined for the Card Holder and for the Bank in No. 16 and No. 17 of the Wirecard Bank AG Terms and Conditions for the mywirecard MasterCard shall apply.

The Card Holder shall have the right to give notice of termination of the mywirecard Mastercard Credit Card Contract at any time, without having to comply with a period of notice.

The Bank shall have the right to terminate the mywirecard Mastercard Credit Card Contract at any time upon reasonable notice, which must be given no less than two months in advance. The Bank shall give notice earlier than this if this is necessary taking into consideration the Card Holder's justified interests.

The Bank shall have the right to terminate the contract without prior notice if an important reason exists which makes the continuation of the contract unreasonable for the Bank, even taking into consideration the Customer's justified interests. When the termination has become effective, the mywirecard Card may no longer be used. The Plastic Card must be returned to the Bank immediately and without a prior request being required. Any funds on the Prepaid Card which have not been used will be repaid by the Bank subject to No. 8.3 of the Wirecard Bank AG Terms and Conditions for the mywirecard MasterCard.

Minimum term

The contract does not have a minimum term.

Other rights and obligations for the Bank and the Customer

The basic rules for the entire business relationship between the Bank and the Card Holder are set out in the Bank's Standard Terms

and Conditions. In addition to this, the Wirecard Bank AG Terms and Conditions for the mywirecard MasterCard apply, which may contain deviations from, or amendments to, the Standard Terms and Conditions. The above terms and conditions are available on the Bank's website at www.wirecardbank.com, and will be mailed to the Customer upon request. The above terms and conditions are available in the German language.

4. Information on the Lendico Investor Bank Account Contract and on the Zencap Investor Bank Account Contract

Main features

The Bank shall set up a Lendico Investor Bank Account (hereinafter: "Lendico Account") or a Zencap Investor Bank Account (hereinafter: "Zencap Account") as a current account (Kontokorrentkonto) for the Customer, shall credit incoming payments to the Lendico Account or Zencap Account, and shall process payment transactions initiated by the Customer (such as bank transfers) against this Account, provided that the credit on the Account suffices.

The following services are in particular covered by the Lendico Investor Bank Account Contract and/or the Zencap Investor Bank Account Contract:

- Account processing
- Deposits and withdrawals
- Bank transfers
- Direct debit

The Lendico Account and/or the Zencap Account can only be used for dispositions associated with the online credit marketplace "www.lendico.de" or the online credit marketplace "www.zencap.de" respectively.

Prices

The Bank shall provide its services free of charge.

Notes on taxes and costs to be paid by the Customer

In as far as interest on credit sums is incurred with regard to the processing of the Account, such income is liable to taxation. The Customer is asked to please direct any associated questions to the responsible tax office or his/her tax consultant. This applies in particular if the Customer is subject to taxation abroad. Own costs (e.g. for long-distance calls, postal charges) shall be borne by the Customer himself/herself.

Additional telecommunication costs

None.

Service provision

None.

Payment and fulfilment of the contract

Commencement of performance of the contract

By ticking the corresponding box in the account opening form, the Customer expressly agrees that the Bank may commence providing the contractual services prior to expiry of the revocation period. Should the Customer not grant such consent, the Bank shall have the right to only carry out any dispositions by the Customers for the benefit of a third party relating to the Account once the revocation period has expired.

Account processing

The Bank shall fulfil its obligations under the Account Contract by booking credits and debits (e.g. from transfers, direct debits, deposits and withdrawals) to the Lendico Account or Zencap Account which is operated in the form of a current account (Kontokorrentkonto). On the current account, the relevant booking entries will be set off at the end of the agreed accounting period - usually at the end of the calendar month -, and the result (balance) shall be notified to the Customer via the online credit marketplace "www.lendico.de" or the online credit marketplace "www.zencap.de" respectively, or by post, in the form of an account statement. All book entries made by the Bank will be shown on the account statement, including the booking date, the amount, information on the type of transaction and the value date (Wertstellung). Account statements will be transmitted by making them available on the online credit marketplace "www.lendico.de" or the online credit marketplace "www.zencap.de" respectively, or by post.



Withdrawals

The Bank fulfils its withdrawal obligations via bank transfers to the reference account specified by the Customer.

Bank transfers

If transfers are within our institution, the transfer shall be fulfilled via a credit note on the beneficiary's account, and transmission of the information on the transferring person's identity and the specified designated use. If transfers are to other institutions, the transfer shall be fulfilled via a credit note on the account of the beneficiary's credit institution, and transmission of the information on the transferring person's identity and the specified designated use. For further details, please refer to the Bank's Terms and Conditions for Bank Transfers.

8-week refund claim for direct debit

Objections against a debit entry based on a direct debit authorisation or a SEPA basic direct debit for which the Customer has granted the creditor a SEPA direct debit mandate, must be asserted by the Customer within eight weeks from the debit booking.

Provision of documents relating to the online credit marketplace "www.lendico.de" or the online credit marketplace "www.zencap.de" respectively.

The Customer shall be provided with various documents associated with the processing of the Account (e.g. abstracts of accounts, account statements) on the online credit marketplace "www.lendico.de" or the online credit marketplace "www.zencap.de" respectively, as PDF files, for inspection, download or printing. The additional mailing of documents on the online credit marketplace "www.lendico.de" or the online credit marketplace "www.zencap.de" respectively will only be carried out upon an expressed corresponding request by the Customer, and will lead to additional costs in accordance with the Bank's price and service list.

Contractual termination rules

The termination rules defined for the Customer and for the Bank in No. 18 and No. 19 of the Bank's Standard Terms and Conditions shall apply. The Customer shall have the right to give notice of termination of the Contract at any time, without having to comply with a period of notice. The Bank shall have the right to terminate the Contract at any time, upon no less than two months' notice. The right to terminate the Contract for cause shall remain unaffected. This means that the Bank shall have the right to terminate the Contract without prior notice if an important reason exists which makes the continuation of the Contract unreasonable for the Bank, even taking into consideration the Customer's justified interests.

Minimum term

The Contract does not have a minimum term.

Other rights and obligations for the Bank and the Customer

The basic rules for the entire business relationship between the Bank and the Customer are set out in the Bank's Standard Terms and Conditions. In addition to this, the following special terms apply, which may contain deviations from, or amendments to, the Standard Terms and Conditions:

- Terms and conditions for Bank Transfers
- Terms and conditions for payments via direct debit as SEPA basic direct debits transactions

The above terms and conditions are available on the Bank's website at www.wirecardbank.de, and will be mailed to the Customer upon request. The above terms and conditions are available in the German language.

5. Advice on revocation rights

Revocation rights exist for Prepaid Trio Account Contracts, Prepaid Trio Credit Card Contracts, Participation Agreements for Online Banking, mywirecard Mastercard Credit Card Contracts, Lendico Investor Bank Account Contracts and Zencap Investor Bank

Account Contracts which a consumer enters into via distance selling. The following advice on revocation rights shall apply to these revocation rights:

Advice on revocation rights

Revocation rights

You have the right to revoke your contractual declaration within 14 days without having to provide reasons for this decision, by submitting an unambiguous declaration. The deadline shall commence upon receipt of this advice on a permanent data carrier, but not prior to the conclusion of the contract, and not prior to fulfillment of our information obligations under Article 246b Section 2 (1) in conjunction with Section 1 (1) No. 7 through 12, 15 and 19 as well as Article 248 Section 4 (1) of the EGBGB and Article 248 Section 11 (1) of the EGBGB. The timely dispatch of the revocation shall suffice to meet the deadline, provided that the declaration is submitted on a permanent data carrier (e.g. letter, telefax, e-mail). Please direct any revocation notifications to:

Wirecard Bank AG | Einsteinring 35 | 85609 Aschheim | Germany
Telefax +49 (0) 30 / 300 110 650
Email service@wirecardbank.com

Consequences of a revocation

In the event of a valid revocation, any services and payments already provided have to be returned. Should you overdraw your account without an overdraft option having been granted, or should you exceed the granted overdraft option, we shall not have the right to request payment of costs or interest going beyond the repayment of the overdraft sum or exceeded overdraft sum, except if we have properly informed you of the conditions and consequences of an overdraft or exceeding of an overdraft option (e.g. applicable credit interest rate, costs). You are obligated to compensate us for a loss in value for the services provided up until the revocation if you were made aware of this legal consequence prior to the issue of your contract declaration and expressly agreed that we commence performance of the counter-service prior to expiry of the revocation period. If there is an obligation to pay compensation for loss in value, this may have the consequence that you will nevertheless have to fulfil the contractual payment obligations for the period up until the revocation. Your revocation rights will expire prematurely if the contract has been fully performed by both parties upon your expressed request before you exercise your revocation rights. Any obligations for reimbursement of payments must be fulfilled within 30 days. For you, this period shall commence upon dispatch of your revocation declaration; for us, upon receipt of this declaration.

Special information

If you revoke this contract, you are no longer bound to any contracts associated with this contract, provided that the associated contract relates to a service which we provide or which a third party provides on the basis of an agreement between us and the third party.

End of the advice on revocation rights

Special information on the immediate performance of the contract

Immediately after acceptance of the Prepaid Trio Account Contract and/or the Lendico Investor Bank Account Contract and/or the Zencap Investor Bank Account Contract, and prior to expiry of the revocation period, the Bank shall commence performing said contracts and any further contracts concluded on their basis if the Customer has given his/her expressed consent. This expressed declaration of consent shall be obtained by the Bank within the framework of the applications for the conclusion of the above contracts.

