

## Good to know

# Safe and sound! Your current Postbank account has a new home

### Everything you need to know about the relocation of your Postbank current account (Girokonto)

Welcome! Your Postbank current account has now moved to our new IT platform. We informed you of this move by letter. This document provides answers to any questions you may still have about your Postbank current account. We're sure you'll soon be comfortable navigating your account again. Thank you for joining us in taking this important step for the future.

### Most important for you: You can continue to use your Postbank current account as usual

- ✓ Your IBAN and BIC have not changed.
- ✓ Your standing orders and direct debits remain in place.
- ✓ Your Postbank Card (debit card) and PIN are still valid.
- ✓ Your online banking access has not changed. Your Postbank ID and password are still valid.

### We answer your questions

The following pages provide answers you may need to all your questions about your Postbank current account. Do you have any other questions?

At [www.postbank.de/gutzuwissen](http://www.postbank.de/gutzuwissen) you will also find many answers to current questions. Simply scan the QR code.

- Here you will find videos explaining things like:
  - How to make a bank transfer via the new online banking platform
  - How to receive the new access data for telephone banking

You will also find instructions on many and various topics. A few clicks are usually all you need to clarify any remaining questions.



Scan the QR code for more information



# Your Postbank Girokonto at a glance

	Until 30 June 2023	From 1 July 2023
<b>Contract number</b>		
Number for payments	IBAN	✓
Number for your correspondence with us	Your account number	Your sort code/account number
<b>Overdraft (approved)</b>		
Overdraft possible	Agreed amount	✓
Reference interest rate	3-month EURIBOR	ECB base rate
Exemption allowances/thresholds	By agreement	–
<b>Statements</b>		
Availability of online statement	2nd/5th/8th of the month	Month end
Delivery	Mailbox Statement printer at branch	Either in your mailbox under "Nachrichten" (digital mailbox in eSafe) or from statement printer at branch
<b>Transfers and standing orders</b>		
Scheduled transfer	Up to 6 months in advance	Up to 90 days in advance (paper-based up to 60 days in advance)
Standing orders – execution intervals	Monthly Daily, weekly or at other intervals of several weeks	✓ The intervals listed opposite can no longer be newly requested. We will continue to execute standing orders placed.
Standing orders – execution days	Execution date is not a business day? If so, you can set it to reflect the preceding or subsequent business day	Execution date is not a business day? If so, we shall always execute the transaction on the very next business day.
Transfer forms	Since 1 January 2023: Free of charge: neutral forms available at the branch. Fee: Personalised forms can be ordered online.	
Girobrief post-paid envelopes	Since 1 January 2023: Available at the branch. Holders of a Postbank Giro extra plus account receive a voucher for collection of Girobrief post-paid envelopes at the branch each year in the spring.	
Acceptance deadline for cashless transfer orders abroad (Non-SEPA) or in foreign currency	14:00	12:00
International payment transactions – possible currencies	AUD, BGN, CAD, CHF, CNH, CZK, DKK, GBP, HKD, HUF, INR, JPY, MAD, NOK, NZD, PLN, RON, (RUB), SEK, SGD, THB, TND, USD, ZAR	In addition, AED, BHD, ILS, JOD, KES, KWD, MXN, OMR, QAR, RSD, SAR, TRY; see currency conversion fees <sup>1</sup>

<sup>1</sup> Currency conversion fee; surcharge/discount on reference exchange rate: AED 0.0850, BHD 0.0090, ILS 0.0850, JOD 0.0160, KES 2.5000, KWD 0.0070, MXN 0.3000, OMR 0.0090, QAR 0.0850, RSD 2.5000, SAR 0.0850, TRY 0.1000

## Until 30 June 2023

## From 1 July 2023

### Online banking and app

Access data	Postbank ID and BestSign	✓
Transaction limit	Limit per order	The new daily transaction limit is pre-set to €2,500. You can change this amount at any time via online banking.
Receiving statements	Mailbox	Mailbox under "Nachrichten" (digital mailbox in eSafe)
Access to statements	12 months	Permanent, as long as the mailbox exists
Producing list of transactions/details as a PDF	Via "PDF herunterladen" (download) function	Using your browser's print function
Posting confirmation per transaction	At any time	Immediately after approval only
"Kontosignale" (account signal) function	If set up	–
App	Postbank Finanzassistent	Postbank app: From 1 July 2023, you need the new Postbank app. <b>Important:</b> We recommend you keep your existing Finanzassistent app until you have activated BestSign in the new Postbank app. You will find details in the Finanzassistent app and at <a href="http://www.postbank.de/app-umzug-juli">www.postbank.de/app-umzug-juli</a> .
Access to transaction data in the app	All transactions in past years	Transactions made in the 13 months prior to switching to the new app; new transactions will be included automatically.

### Telephone banking

Access data	Per account	Same access data for all accounts
	Account number	Telephone banking ID
	Telephone PIN	6-digit telephone banking PIN
Bank transfers – daily transaction limit	€10,000 via speech computer or bank employee	€1,000 via speech computer €49,999.99 via bank employee
Standing orders	Delete free of charge: via speech computer and bank employee	✓
	Create, change: via speech computer	–
	Create, change: via bank employee for a fee of EUR 1.50 per order	Now free of charge

### Postbank Card (debit card)

Transaction limit	Separate limits for cash point withdrawals and store payments	Combined weekly limit of €3,000 for cash point withdrawals and store payments; daily limit of €1,000 euros. The limit can be increased if required.
Additional cards	Cards for account holder(s) are free of charge. Fee for additional cards: €6 Fee deducted during the course of the year	Two cards are provided free of charge for each account. Fee for each further card: €6. Fee deducted during the course of the calendar year; pro rata fee will be deducted in the year of relocation.



## Your online banking

### New features of online banking

Not a lot has really changed. You still log in as before using the same access data. Of course, the interface now looks a bit different and some operations have changed but we're sure you'll soon be able to navigate our online banking system.

### The most important thing:

- From now on, all your **messages and bank statements** are in your mailbox under "Nachrichten".
- The **"tägliche Verfügungsrahmen"** (daily transaction limit) is new. This restricts transactions to a maximum of €2,500 per day. You can amend the transaction limit online at any time – even while you are making a bank transfer.

### Also good to know

#### Your standing order can't be amended?

All your standing orders have moved to the new online banking system, where they continue to be executed, as in the past. You wish to make an adjustment to a standing order? If so, you can amend it as usual in most cases. That won't work? Then simply delete and create a new order.

#### You can amend all standing orders

- that are executed monthly, every two months, quarterly, half-yearly or annually and
- where the option for execution before or after the weekend/public holiday has not been activated.

#### You can delete the following standard orders and create new ones that reflect the requested data

- Your standing order is executed at other intervals, such as weekly, or
- you have activated the option for execution before or after the weekend/public holiday.

Important: As long as you do not modify your standing orders, they will continue to be executed at the appointed dates.

#### Your Komfort login in the new online banking system: Check your account balance quickly without BestSign

The new Komfort login enables you to access the new online banking system using your Postbank ID and password alone. You wish to use additional functions, such as to transfer cash or modifying your personal data? If so, you will be asked for your second factor directly via BestSign. Your benefit: The Komfort login is ideal to quickly check your account balance or important incoming payments. If you wish to use your Postbank or BestSign app, you will in addition need clearance via your security process.

Further information and answers, also to current questions, are available at [www.postbank.de/online-banking-umzug-juli](http://www.postbank.de/online-banking-umzug-juli)





## The new Postbank app

### Activating the new Postbank app

**The most important thing:** Do not remove the existing Finanzassistent app. Download the new Postbank app from your Play Store or App Store. Launch the app and then activate the BestSign process via the Finanzassistent app. You can now remove the Finanzassistent app. In future, you can use the Postbank app in the same way as the old app.

Further information and answers, also to current questions, are available at [www.postbank.de/app-umzug-juli](http://www.postbank.de/app-umzug-juli)



## Your first account statement

### Your first statement in July 2023

- Following the move to the new IT platform, your first statement will show €0.00 as the initial balance. This is for purely technical reasons.
- The first transaction will be the transfer of your existing balance. This ensures that you start with the same amount in your account. You will not be charged for this.

This is what your first statement will look like after the move to the new IT platform:

Kontoauszug vom TT.MM.JJJJ bis TT.MM.JJJJ				
Kontoinhaber: Max Mustermann				
Auszug	Seite	von	IBAN	Alter Saldo per TT.MM.JJ
1	1	1	DE12 3456 7890 1234 5678 90	EUR +0,00
Buchung	Valuta	Vorgang		Haben
TT.MM.	TT.MM.	Verwendungszweck/Kundenreferenz Die Buchung hat technische Gründe: Wir stellen das IT-System für alle Konten um. Ihr Kontostand vor und nach den Buchungen bleibt gleich. DE12 3456 7890 1234 5678 90		+3.694,11
Filialnummer 123		Kontonummer 1234567 89		Neuer Saldo EUR +3.694,11
BIC (SWIFT) PBNKDEFFXXX				

**Last but not least:** We will issue one additional statement following the move to the new system detailing the transactions in your account prior to the move. If you normally print your bank statements at the branch, we will send you this statement by post. Otherwise you will receive this statement in the usual way.



## Your telephone banking

### New features of telephone banking

A new telephone banking system was launched on 1 July 2023. The new access data for this system are valid for all your accounts. New terms and conditions also apply to telephone banking. These now apply to all electronic access points to the Bank. In order to agree these changes, we have terminated your existing telephone banking agreement. However, you are welcome to continue using telephone banking. In the letter we sent you about your current account (Girokonto), you may have seen our offer to continue our telephone banking agreement with you at the amended terms and conditions. In order to accept this offer, simply request your new access data or use them if already in hand.

### Requesting your access data for the new telephone banking system

There are three ways to request your new access data for telephone banking.

- **Online:** You can generate your access data yourself. Log in, click on your name and then click on "Telefon-Banking". You may still need to activate telephone banking. Then simply follow the instructions.
- **At your branch:** You can also request your access data for telephone banking at your branch. Your access data will be sent to you by post within a few days.
- **By phone:** Call + 49 (0)228 5500 5502. Your access data will be sent to you by post within a few days.

### Logging in to the new telephone banking system

The number is still the same:

**Call + 49 (0)228 5500 5500.** Then enter your telephone banking ID and PIN.

Further information and answers, also to current questions, are available at [www.postbank.de/telefon-banking-umzug-juli](http://www.postbank.de/telefon-banking-umzug-juli)



## Your overdraft facility<sup>2</sup>

### Why have we terminated your Postbank Dispositionskredit<sup>2</sup>?

First off, you have no need to worry. You can still overdraw your account up to the same amount as before. Due to the move to the new IT platform on 1 July 2023, we unfortunately are unable to continue providing Postbank Dispositionskredit<sup>2</sup> any longer. Accordingly, we have no option but to terminate your previous Postbank Dispositionskredit<sup>2</sup> for legal reasons. Effective 1 July 2023, we are offering you a new Postbank Dispositionskredit<sup>2</sup> at new terms and conditions which are detailed in the letter you received about your current account.

### This remains the same

- You can still overdraw your account up to the same amount as before.

### This has changed

- **No exemption allowances and thresholds:** Any exemption allowances and thresholds agreed with you in the past will no longer apply. This means that you will incur interest from the first euro you overdraw.
- In the future, the ECB interest rate will be the new reference rate for **overdraft interest**.

<sup>2</sup>Approved overdraft

## How to accept our offer of the new Postbank Dispositionskredit<sup>2</sup>.

**Your account balance was positive on 30 June 2023?** Then you can accept our offer by:

- using the Postbank Dispositionskredit<sup>2</sup> if you need to as of 1 July 2023, or
- expressly agreeing to the new terms and conditions, e.g. online at [www.postbank.de/annahme-dispo](http://www.postbank.de/annahme-dispo) or at **the branch**.

## If you were using your Postbank Dispositionskredit<sup>2</sup> on 30 June 2023:

You can accept our offer by:

- using more of your Postbank Dispositionskredit<sup>2</sup> by 15 September 2023 than you had on 30 June 2023, either by making a withdrawal, direct debit or transfer, or by
- expressly agreeing to the new terms and conditions, e.g. online at [www.postbank.de/annahme-dispo](http://www.postbank.de/annahme-dispo) or at **the branch**.

Further information and answers, also to current questions, are available at [www.postbank.de/dispo-umzug-juli](http://www.postbank.de/dispo-umzug-juli)



Consent to your new Dispositionskredit<sup>2</sup> overdraft facility online at [www.postbank.de/annahme-dispo](http://www.postbank.de/annahme-dispo)



In cases of discrepancies between the German and the English versions, the German version shall prevail. You will find the German version here: <https://www.postbank.de/downloads/gut-zu-wissen-giro.html>



<sup>2</sup>Approved overdraft