

Good to know: Savings accounts

Safe and sound! Since 1 April 2023, your savings accounts have had a new home

Everything you need to know about the relocation of your savings accounts

The time has come: Your savings (Sparkonto), overnight deposit (Tagesgeldkonto) and capital plus (Kapital plus-Konto) accounts have now moved to our new IT platform as have savings plans. We informed you of this move by letter. This document provides the key answers to any further questions you may have.

We're sure you'll soon be comfortable navigating your accounts again.

Thank you for joining us in taking this important step for the future.

Important for you: your savings account – this hasn't changed

- ✓ Your **Postbank SparCard** (savings card) and PIN are still valid, enabling you to make withdrawals free of charge from any Postbank cash point.
- ✓ Your **Postbank Sparbuch** (savings book) is still valid so you can still make deposits or withdrawals at any Postbank branch. You can request a balance there as well.
- ✓ Your **Postbank Tagesgeld** (overnight deposit) account: You can continue to "park" money here – or use online banking to transfer it back to your reference account.
- ✓ Your **Postbank Kapital plus** (capital plus) account: The interest rate and term agreed with you remain unchanged. If requested and instructed, any credit due will be transferred to the account you specify.

→ This brochure contains information on the changes to your savings accounts.

You must give your consent in these cases

As a result of the move to our new IT platform, our terms and conditions have changed. We often require your consent to these.

Your Sparbuch or SparCard if you received a letter and form

If you received a letter and form from us about your savings book or card, simply give your consent to the new terms and conditions by using your savings account after 1 April 2023.

In other words, just withdraw, deposit or transfer any amount. This will be deemed to be consent.



Savings accounts

Your savings products: the main changes at a glance

There aren't many changes. We're sure you'll soon get used to them. Whichever product you have, you will receive two new numbers – a new IBAN and a new sort code/account number. You will need the sort code/account number when you write to us.

Basic information about your Postbank SparCard

For a transition period, you will not be able to use cash points to pay money into your account or check your balance. There is a seven-day limit of €1,600 and a daily limit of €600 for cash point transactions. In future, you will receive a half-yearly statement only if your balance has changed.

Postbank Sparplan

You will receive a new IBAN and new sort code/account number. Otherwise there is no change.

Postbank Tagesgeld

We are closing your existing Postbank overnight money account as of 31 March 2023. You will receive a statement of account free of charge. Your balance will be transferred to your new Postbank overnight money account. You will also receive a statement showing this transaction. In future, we will provide a quarterly statement of account.

Postbank Kapital plus

This account has a new name: Postbank Termingeld. We will transfer all your invested funds to this account subject to the same terms and conditions as before. At the end of each term, you will receive a statement of account in which we inform you about the amount due and the interest earned. If you wish, we will transfer the balance at the end of the term and close the account.

Postbank Komfort-Sparen

We have discontinued this product, as we already informed you. If you would like to continue saving the money left in your current account, please contact us to discuss alternative products.

Further information and answers, also to current questions, are available at

www.postbank.de/sparkonto-umzug-april





Your telephone banking

New features of telephone banking

A new telephone banking system was launched on 1 April 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 subject to 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-april



Notes

“Do you have any other questions?
Next, please proceed to **www.postbank.de/gutzuwissen** or simply scan the QR code. The website provides lots of information about your securities account, savings account (Sparbuch), savings card (SparCard) as well as credit and current accounts. You will see me there again and I’ll use videos to explain how to receive the new access data online for telephone banking. A few clicks are usually all you need to clarify any remaining questions.”



In case of any differences between the German version and the English version, the German version shall prevail. You will find the German version here:
<https://www.postbank.de/downloads/gut-zu-wissen-sparkonten.html>

