



Deutsche Bank Privat- und Geschäftskunden AG

Frankfurter Straße 1
04024 Leipzig

www.deutsche-bank.de/start

Opening a bank account/blocked account for foreign students

Dear Sirs

Choosing to open an account with Deutsche Bank is a good decision. Thank you for the trust you have placed in our bank.

To complete the account-opening process, please carry out the following:

Please fill in the attached form "Opening of a bank account/blocked account for foreign students" exclusively via PC and in doing so, take particular note of the following:

- You must provide your home address and e-mail address.
- Print out two copies of the application form (one of the copies is for your records).
- The application form to open an account must be signed in the presence of an embassy official.
- Hand in the completed application form to the German embassy in person. Please also bring along your passport and, if available, a letter of confirmation (copy) from your university/language school.

The embassy will certify the application form to open an account and the copy of your passport.

The German embassy, or you personally, then sends all of the documents that you have signed (the certified copy of your official identification, the certified application form to open an account and where available, the letter of confirmation from your university/language school) to the following address:

Deutsche Bank
Privat- und Geschäftskunden AG
Frankfurter Straße 1
04024 Leipzig
Germany

You can withdraw your consent to the use of your address information by the bank for the purposes of sending advertising and information material at any time.

Chairman of the Supervisory Board: Rainer Neske
Management Board: Thomas Rodermann (Spokesman), Rainer Burmester, Roland Folz, Guido Heuveltop, Karl von Rohr
Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft domiciled in Frankfurt am Main, HRB Nr. 47 141, Frankfurt am Main Local Court, VAT ID Number: DE 811 907 980
Deutsche Bank Group website: www.deutsche-bank.de



What happens then:

Once we have received the documents, we will check that they are complete and have been filled in correctly before opening the account for you.

Once the account-opening process has been completed, we will inform you of your account number and IBAN code in an e-mail which will be sent to the address you provided in your application form.

As soon as you have received your account number, you can transfer the mandatory minimum balance to your account, which is specified in the supplementary form. Please bear in mind the charges and payment transfer fees your principal bank invoices for this service. You may, of course, transfer amounts that are greater than the minimum amount stated. Once the money has been credited to your Deutsche Bank account, we will notify the embassy and if requested, also you, that the balance has been received. **Please note that we are unable to accept any payments by cheque.**

Once you have arrived in Germany, please visit us at one of Deutsche Bank's branch, where a member of staff will help you to complete the service order. Please note that **without this service order, your account will remain blocked** (this means that any transfers or direct debits submitted previously will not be processed).

Should you not be issued with a visa to enter Germany, we require the **following documents** to carry out the reversal transfer:

- Lifting of the block on the account by the beneficiary of the blocking notice, or
- A certificate issued by the consulate stating that your visa application has been denied, and
- An order, signed by you personally, to close your account (including the details of the bank account to which the money should be transferred)

Please send the **original** versions of the documents (not by e-mail or fax) to the address in Germany indicated in the letterhead.

Yours sincerely,

Deutsche Bank
Privat- und Geschäftskunden AG

Opening of a bank account/ blocked account for foreign students

1 | 5

 Branch number Customer number BLZ

1 Personal details of account holder

Account holder Ms./Mrs. Mr. Title

First name/s

Surname

Maiden name

Date of birth Place of birth

Marital status Single Married, assessed jointly Other

Nationality

Profession S t u d e n t

Email

Registered address¹

Address supplement (e.g. c/o)

Street House no.

Postcode Town/city

Country

2 Tax-relevant information

Bank account for private assets or Business or other investor²

Note on statutory VAT: VAT ID No.

For the fees charged for services, the cash account/securities account agreement, plus the account settlement/account statement, together form the invoice for VAT purposes. If no VAT is shown separately and no express reference is made to VAT being included in the invoiced amount, the services invoiced are bank or financial services exempt from VAT.

VAT ID No. for Deutsche Bank Privat- und Geschäftskunden AG, 60262 Frankfurt: DE811907980

3 German Money Laundering Act (GwG)

In accordance with the German Anti-Money Laundering Act (GwG), all customers are obliged to voluntarily and immediately notify the bank of changes which occur during the business relationship to their personal data or beneficial ownership to be determined pursuant to this Act (§ 4 (6) and § 6 (2) No. 1 Anti-Money Laundering Act).

Details on trustors and beneficial owners:

I am acting for my own account.

4 Agreements

I would like become a customer of Deutsche Bank Privat- und Geschäftskunden AG and acquire products under the customer number indicated above. The following agreements shall apply to the business relationship:

Inclusion of business conditions:

The business relationship is governed by the bank's General Business Conditions. In addition, special conditions apply for individual business relationships containing deviations from or supplements to the bank's General Business Conditions; these consist in particular of conditions for joint accounts, for the use of account statement printers, for cheques, for payment transfers, for direct debits, for permitted overdrafts, for Deutsche Bank debit cards, for savings accounts, for credit cards, for tax-related entries within the scope of the taxation of capital gains and special conditions for securities transactions. Copies of the individual sets of conditions can be obtained from the bank's branches or at www.deutsche-bank.de/start. These will be handed out or sent by post upon request.

Current account agreement, accounting period:

The accounts are kept as ongoing current accounts, unless a deviating regulation exists. Unless otherwise agreed, the bank issues a periodic account balance statement for current accounts at the end of each quarter. The legal effects of a periodic account balance statement and the duties to examine its contents and, where applicable, to raise objections are regulated in Section 7 of the General Business Conditions.

Cash account and securities account notifications:

Unless otherwise agreed, all accounts opened under the customer master number specified above are designated for the account statement printer. Any notifications which cannot be retrieved using the account statement printer will be sent to the dispatch address agreed above.

¹Will also be the dispatch address unless agreed otherwise.

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5 Declarations of consent

Consent to transfer data to SCHUFA (German General Credit Protection Agency) (applies to current accounts only)

I hereby authorize the bank to report data relating to this account relationship (account application, operation and closing) to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden.

Irrespective of this, the bank will also pass on to SCHUFA details of outstanding claims I have failed to repay on time. Pursuant to § 28a (1) sentence 1 of the Federal Data Protection Act (BDSG) this is permissible in cases where I have failed to repay an obligation as and when due, and provided that filing such a report is required to safeguard the justified interests of the bank or third parties, and

- the claim is enforceable or has been explicitly recognized by me, or
- if I have received at least two written reminders following the due date of the claim and the bank has informed me in advance – but at the earliest with the first written reminder – that a report of this kind will be made after a minimum period of four weeks, and I have not contested the claim, or
- if the contractual relationship underlying the claim can be terminated by the bank without notice for reason of payment arrears, and the bank has informed me that it plans to report this.

In addition, the bank will also file a report to SCHUFA on any other failure to meet contractual obligations (including account misuse, credit card abuse or other fraudulent activity). Pursuant to § 28 (2) of the Federal Data Protection Act (BDSG) such reports may only be made to the extent required to safeguard the justified interests of the bank or third parties, and provided there is no reason to assume that these considerations are overridden by the legitimate interest of party in question to preclude such a report.

To this extent, I release the bank from its obligation to maintain banking secrecy.

SCHUFA records and processes the data it receives. SCHUFA uses its database, for instance, to compute a probability rating for the purpose of assessing of credit risk (score process). SCHUFA forwards data received to its contracting partners in the European Economic Area and Switzerland to enable them to assess the creditworthiness of natural persons. Contractual partners of SCHUFA consist of companies which bear a risk of financial default in connection with services rendered or goods delivered (especially banks, credit card companies and leasing firms, but also enterprises such as rental firms, trading and telecommunications companies, energy suppliers, insurance firms and collection agencies). SCHUFA will make personal data available only if the potential recipient can prove to their satisfaction in each specific case that it has a legitimate reason to obtain said data, and only after giving due consideration to the interests of all parties concerned. For this reason the scope of data provided can vary depending on the type of contracting partner involved. In addition, SCHUFA may use the data to verify the identity and age of persons in response to a request made by a contracting partner, such as an internet-based service provider.

I may request a report from SCHUFA regarding stored data relating to my person. Further information on the SCHUFA reporting and scoring process can be obtained at www.meine-schufa.de. The postal address for SCHUFA is:

SCHUFA Holding AG, Verbraucherservice, Postfach 5640, 30056 Hannover, Germany.

Declaration of consent on the forwarding of personal information

Deutsche Bank Privat- und Geschäftskunden AG, Deutsche Bank AG and Servicegesellschaft der Deutschen Bank Privat- und Geschäftskunden mbH – referred to together as “Partners” – as well as the independent financial advisor at the Branch where my account is held, work together to provide me with comprehensive customer advice and support. I can obtain the name of the financial adviser from the notice in the Branch or through periodic notifications in my account statement.

In order for me to be comprehensively advised and supported on all banking and financial services, e.g. construction finance, loan or investment products by Deutsche Bank Privat- und Geschäftskunden AG as well as the other partners and the financial adviser responsible in each respective case, I hereby consent to permit Deutsche Bank Privat- und Geschäftskunden AG to forward or provide my personal details to the above for electronic retrieval purposes. Provided they are required for advisory and support purposes,

I hereby declare my consent that the information may also be forwarded to future partners within Deutsche Bank Group in Germany. I will be informed of this separately in writing and promptly so that I may withdraw my consent before the information is forwarded.

To this extent, I also hereby release Deutsche Bank Privat- und Geschäftskunden AG from its obligation to maintain banking secrecy. Signing this declaration is voluntary and may be revoked at any time without affecting the contractual business relationship.

as well as for discretionary portfolio management, the following details may be forwarded:

- Personal information (name, address, date of birth, marital status, profession and similar data)
- Cash and securities account information (in particular account/securities account overviews/turnover, product agreements/layouts, e.g. loans, conditions, payment transfer agreements, telephone/online banking, authorized representatives or similar)
- Creditworthiness and financial and asset information (in particular, income, financial circumstances, investment goals, investment experience, advisory requests or similar)
- Agreements (conclusion/layout/conditions) which are forwarded to other companies (e.g. Zurich Deutscher Herold Lebensversicherung AG for insurance contracts, GEFA-Leasing GmbH for leasing agreements)

Declaration of consent for the forwarding of personal information to public authorities in the home country, foreign resident authorities and representations of Deutsche Bank

I declare my consent for Deutsche Bank Privat- und Geschäftskunden AG to forward any required information in connection with my stipend/visa to the relevant authorities, foreign resident authorities and representations of Deutsche Bank relating to the blocked account hereby applied for via fax and/or email. I hereby release Deutsche Bank Privat- und Geschäftskunden

AG from its obligation to maintain banking secrecy to the necessary extent.

This declaration is voluntary and may be revoked at any time without affecting the business relationship.

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5 Declarations of consent (continued)**Notice regarding data protection law:**

The bank processes and uses the personal information you provide for the purposes of advertising as well as market and opinion research. You may withdraw your consent to the processing and use of your personal information for these purposes at any time.

6 Initial product contracts

I hereby apply for the following products. If I cease to use these products in future, the agreements relating to the opening of a bank account (1 to 5) remain in force.

 The Young Account

No monthly fee

If possible please allocate the account to a branch close to my place of study.

My university/language school is called:

And is located in (specify place):

 I hereby enter into the following agreement with you in respect of this blocked account:

A credit balance of € 8,040.00 * / €* ("blocked balance") is blocked for the benefit of the regional body under
(different sum if required)*

public law to which the foreign resident authority responsible for the account holder's current place of residence in Germany, or last place of residence if he/she has moved out of the territory of the Federal Republic of Germany, is attributable ("blocked account beneficiary"), represented by this foreign resident authority. If further balances are paid into the account, the blocking agreement does not apply to any balances in excess of the blocked balance.

As regards the blocked account beneficiary, the block shall only take effect after the full blocked balance is paid into the blocked account.

After the blocked balance has been paid in in full, the account holder may freely dispose over the blocked balance up to a monthly sum of € 670.00* / €* per month without the consent of the blocked account beneficiary, with the exception of the
(different sum if required)*

basic sum specified in further detail below. If the full disposal amount is not fully utilised in the respective month, this increases the free right of disposition in the following months by a corresponding amount (accumulation).

Dispositions above a sum of € 0.00* / €* ("basic sum") from the blocked balance are only possible with the
(different sum if required)*

special agreement of the blocked beneficiary.

Where a blocked account is opened for the first time, the first disposition over the blocked balance requires a special service contract to be signed by the account holder in a branch of the bank in Germany.

In addition, dispositions over the blocked account are only possible with the consent of the blocked account beneficiary.

Dispositions over any balance in excess of the blocked balance – after deduction of the freely disposable sums – are excluded from this provision.

As soon as the blocked balance has been fully disposed of pursuant to this agreement, the block expires. Otherwise the block only expires if the bank is provided with an express written approval from the blocked account beneficiary.

This agreement to block the aforementioned balance is subject to the condition subsequent of the presentation of a consular certification of the rejection notice of the account holder's visa application. In the event that the condition subsequent occurs, the account holder may dispose over his/her balance via a transfer instruction and is required to close the account as soon as possible.

A fee of € 50.00 shall be billed for the first registration and each extension of the blocking agreement which the bank is entitled to charge to the blocked account.

*If a different figure is specified, then the specified figure applies. If no different figure is specified, the prescribed default amount applies in all cases.

 **Deutsche Bank Card – Young Account with PIN (personal identification number)
Card and PIN should only be sent to the account holder after his/her entry to Germany
and to the address then specified by him/her.**

Minors may be issued with a Deutsche Bank Card for the Young Account if rights of disposal have been granted.

The transaction limit of the card is € 300 per day and € 600 over seven days.

7 Electronic payment channels

Online banking Registration of my accounts and any securities for Deutsche Bank OnlineBanking for use by the account holder. Access is facilitated by the PIN/TAN process: a daily transaction limit of € 2,500 will be applied for.

The PIN and TAN shall only be activated and issued after the account holder has entered Germany and to the address then specified by him/her.

The terms and conditions for the access to the bank via electronic media, for the waiver of printed account statements and for the Electronic Broking Service (EBS) apply.

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8 Information about your cancellation rights

Information about your cancellation rights

Customer cancellation rights

You may cancel your declaration to enter into the contract within 14 days in writing (e.g. letter, fax, email) without specifying reasons. The period begins after the receipt of this notice in writing, but shall be no earlier than the execution of the contract and also no earlier than the performance of our duties to provide information pursuant to article 246 § 2 in connection with § 1 paragraph 1 number 8 to 12 and paragraph 2 number 2, 4 and 8 and article 248 § 4 paragraph 1 of the Introductory Act to the German Civil Code (EGBGB) and also no earlier than the performance of our duties to provide information pursuant to article 246 § 2 in connection with § 1 paragraph 1 number 8 to 12 and paragraph 2 number 2, 4, and 8 and article 248 § 11 paragraph 1 EGBGB and our duties pursuant to § 312g paragraph 1 BGB in connection with article 246 § 3 EGBGB. In order to comply with the cancellation period it is sufficient that the cancellation is dispatched in time. The cancellation should be sent to:

Deutsche Bank Privat- und Geschäftskunden AG,
Postkorb F950, Theodor-Heuss-Allee 72, 60486 Frankfurt Germany
Telefax: +49 (0) 1818-1001*
Email: widerruf.fernabsatz@db.com

Consequences of a cancellation

In the case of an effective cancellation, the services received by both parties shall be returned and any derived benefits (e.g. interest) shall be surrendered. If you overdraw your account without an agreed overdraft facility, or if you exceed the overdraft facility granted to you, we cannot demand from you any costs or interest in excess of the repayment of the overdrawn amount or amount in excess of the overdraft limit if we have not properly notified you of the conditions and consequences of becoming overdrawn or exceeding the limit (e.g. applicable borrowing rate, costs). If you are unable to return or surrender to us the services and benefits (e.g. benefits from use) rendered to you in full or in part, or only in a deteriorated condition, you shall be obliged to provide equivalent compensation to us. This may mean that you nevertheless have to fulfil your contractual payment obligations for the period up to the cancellation. Obligations relating to the refund of payments must be satisfied within 30 days. For you this period starts with the dispatch of your declaration of cancellation; for us with its receipt.

Special notes

Your right of cancellation shall expire prematurely if the contract has been performed in full by both sides at your express request before you have exercised your right of cancellation.

End of the information about your cancellation rights

*9.9 cents/min. from a German landline, mobile phone charges may vary.

9 Special notes on the immediate performance of the contract

I declare my express consent for the bank to commence performance of this contract on acceptance of my application for the contract to be concluded but before expiry of the cancellation period.

10 Signatures

Date [] Town/city []

X

Signature of account holder

11 Notice regarding the scope of the Deposit Protection Fund

The bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.) and the Compensation Scheme of German Banks (Entschädigungseinrichtung deutscher Banken GmbH). This covers all liabilities that must be reported on the balance sheet under "Liabilities to customers". Among these are demand, term and savings deposits, including registered savings certificates. The protection limit for each creditor amounts to 30% of the bank's liable capital relevant for deposit protection until December 31, 2014, 20% until December 31, 2019, 15% until December 31, 2024 and 8.75% as of January 1, 2025. The new protection limits apply as of the key dates specified above for deposits formed or extended after December 31, 2011, irrespective of the date on which the deposit was formed. The old protection limits apply to all deposits formed before December 31, 2011 up to when

the deposit matures or the next possible date of termination. The bank will notify the customer of the respective deposit protection limit upon request. It can also be found on the internet at www.bankenverband.de. Liabilities in respect of which the bank has issued bearer instruments, e.g. bearer bonds and bearer certificates of deposit as well as liabilities to banks are not covered by this protection.

Protection of claims arising out of dealings in securities:

If, contrary to its duty, the bank is unable to return securities to the customer, alongside the bank's liability in the event of a claim for damages, recourse can also be made to the Entschädigungseinrichtung deutscher Banken GmbH (Compensation Scheme of German Banks). The claim against the Compensation Scheme is limited to 90% of the value of these securities, but not more than the equivalent of € 20.000.

I have been instructed that there is no protection by the Deposit Protection Fund for bearer securities issued by the bank.

X

Signature of account holder

Branch number

Customer number

BLZ

12 Confirmation of receipt

I have received a copy of

- the information about account and online banking including the information on cancellation rights,
- the account opening application "Eröffnung einer Bankverbindung für ausländische Studenten" (opening an account for foreign students),
- the General Terms and Conditions and the conditions for the use of account statement printers, for cheques, for payment transfers, for permitted overdrafts, for payments by direct debit, for Deutsche Bank debit cards, for access to the bank via electronic media, for the Electronic Broking Service (EBS).

Date

Town/city

Signature of account holder