

Dear Customer,

Welcome to MBS, the acronym for Mittelbrandenburgische Sparkasse, the Savings Bank of Central Brandenburg. MBS is the financial institution of the region comprising Potsdam, Brandenburg (Havel), Potsdam-Mittelmark, Havelland, Oberhavel, Teltow-Fläming and Dahme-Spreewald. With over 150 branch offices and on line 24/7 at www.mbs.de, we are always there to serve you in your area. Our advisers at the branch offices are professionals trained in the field of financial services in accordance with German laws.

We provide a variety of services, particularly important to you being the **checking account**, which comprises a number of functions. **You can make withdrawals and payments from your checking only within the credit balance of the account.**

- Your earnings and expenditures converge in your checking account. They include your electronic payments (e.g., remittances), cash withdrawals, cash payments at the ATM (automated teller machine) or at the counter. Withdrawals, remittances and other payments can be made only if there is a credit balance in the account.
- To maintain an overview, you can have your bank statements, which list all entries, printed out on the statement printer.
- For your account, you pay a monthly account service charge and other transaction fees in dependence on the intensity of use.
- If you wish to open a checking account, we need to see your legitimation documents. Please note that under the law, our staff may only accept recognized legitimation documents. **If you do not have such identification documents, please contact your country's embassy or the local residents' registration office in your municipality.**

Important information about the functions of your account:

SparkassenCard (savings bank card):

- You will be issued with a SparkassenCard (savings bank card) for making payments and withdrawals at the counter or at the ATM. Withdrawals can be made only within the available credit balance.

Cash at the ATM:

- Using a PIN (personal identification number), you can withdraw cash free of charge at any savings bank ATM. At ATMs of other banks, additional charges may accrue. The PIN is also important if you wish to pay in shops by using your card.
- The PIN is strictly confidential. It may not be disclosed to others and must always be kept separated from the card.
- ATMs only dispense bank notes.
- The attached diagram illustrates the operation of the ATM. Please ask our staff at the branch office if you need help operating the ATM.
- Please inform your branch office without delay if you lose your card. You can have the card blocked free of charge round the clock from anywhere in Germany via the telephone number 116 116.

IBAN:

You can receive and remit money using cashless transmission. For this purpose you need to use the IBAN (international bank account number), which you will find on the reverse side of your savings bank card. Please give this IBAN to your contractual partners, e.g., your employer, job center or any other public institution. Your account number is part of the IBAN.

SEPA remittances:

One-time payments of invoices can be made by cashless remittance. If you place a remittance order with the MBS (using a SEPA remittance form or online banking), the specified amount is credited to the account of the specified payee and debited to your account.

Standing order:

If you place a standing order with the MBS, the bank will remit, at regular intervals, to the payee the amount of money you specify. You determine when and how often the payment is to be made. A standing order is recommended if the amount remains constant, as for instance, in the case of rent payments.

SEPA debit note:

By using a debit note, you permit the payee to debit to your account, on a one-time or recurring basis, with the amount owed, e.g., a telephone invoice. **Important note:** there must be sufficient credit balance in your account when it is debited.

Additional information:

To avoid lengthy waiting times, if possible, please visit our branch offices a few days after the end of a month, rather than immediately at the beginning of a month. This is because customer traffic at our branch offices is particularly heavy at the beginning of the month. Please let us know when you no longer need the account, e.g., if you permanently move to another place or another country. You can then cancel your account free of charge.

When entering into contracts with a telecommunications company or any other enterprise, please make sure that there is always sufficient credit balance in your account to meet the obligations. Otherwise you risk having to pay high costs and us having to close your account. It would then no longer be possible to open a new account.

This information is not binding. Only the account contract is legally binding.