

**SPECIAL CONDITIONS FOR  
INFORMATION IN PDF-FORMAT**

As of: March 2015

**1. Scope of application**

The Customer and the Bank may agree that certain information, including in particular account statements and periodic balance statements, be made available to the Customer through an existing suitable electronic access path for carrying out banking transactions solely in pdf-format («Information in pdf-Format») according to the following conditions.

**2. Access to Information in pdf-Format**

(1) The Customer shall be deemed to have received Information in pdf-Format as soon as it is available in a readily accessible and storable form via the electronic access path for the Customer, and the Customer is able to access it under normal circumstances.

(2) The Bank shall make the Information in pdf-Format available to the Customer for a period of 33 calendar days in an accessible and storable form. The Customer undertakes to access and save or print the Information in pdf-Format within the above period.

**3. Waiver of paper information**

For the duration of the agreement regarding the Information in pdf-Format, the Customer shall waive the receipt of such paper-based information (by delivery by post or by a statement printer) which have been made available to the Customer by the Bank in electronic form as Information in pdf-Format.

**4. Duplicates of Information in pdf-Format**

Duplicates of Information in pdf-Format may only be made available in paper form and only for those periods during which the Bank is legally required to store it.

**5. Changes in scope of performance**

In accordance with Section 315 of the German Civil Code (BGB) and after notifying the Customer, the Bank is, to its reasonable discretion, entitled to make changes to the scope of services, in particular with regard to the extent Information in pdf-Format made available to the Customer.

Reference

The Bank recommends that the Customer contacts the competent tax office or a tax advisor as regards the specific requirements – in particular compliance with the German generally accepted accounting principles – where Information in pdf-Format, in

particular account statements, are to be used for taxation-related purposes. Within the framework of the contractual agreements, the Customer may request paper-based duplicates of Information in pdf-Format.