

MARCARD, STEIN & CO

Bankiers

Fee statement for the period from 01 October, 2018 to 31.12.2018

Going forward, your fee statements will list all fees and interest incurred for maintaining your accounts with our bank in the above-mentioned reporting period pursuant to the German Payment Accounts Act.

We have compiled this information according to the German Payment Accounts Act (articles 10 through 13) for the first time for the period from 01 October, 2018 to 31 December, 2018. We will henceforward inform you of fees incurred on your payment account(s) on an annual basis. This applies only to accounts denominated in euros.

The German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) mandates the statement form and content. However, the report mostly covers cost positions that you will already know from your regular, individual statements for your transactions, accounts, and credit cards. In particular this includes interest paid and received, payment transaction fees, and account-related services.

The fee statement also includes service fees for third parties like credit card issuers and ATM operators. Please take note that these statements can be rather extensive due to the detailed legal requirements.

For environmental protection reasons, we are usually abstaining from printing and mailing all fee statements. You may request physical copies from your account advisor at any time.

MARCARD, STEIN & CO AG · THE FAMILY OFFICE BANK

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