

## Terms and Conditions for the Viva Kids Banking Package

### 1. Opening

The signature of at least one parent or other legal representative of the child (hereinafter jointly referred to as *Parents*) is required for a child to become a client of the Bank.

### 2. Term and Transition to a Follow-Up Offer

The Viva Kids Banking Package is the first banking package offered for children and is automatically followed by other packages. The transition to the follow-up offer defined by the Bank will occur automatically without the Parents or – from an age defined by the Bank – the Child needing to sign any further documents. In each case, the Bank provides information about the follow-up offer in advance, specifying the products included in this offer and the provisions, conditions, prices, and interest rates that apply at this time. The addressee of the information (Child, Parents, or both), the type of information and the exact date of the information about follow-up offers as well as other Bank correspondence will be determined by the Bank at its sole discretion.

The Bank may also provide cards (e.g. Maestro card), means of identification (Online Banking), etc. that are relevant to an offer automatically. A client or user is deemed to have accepted the contractual terms and conditions at the latest when a product is used.

For individual products within follow-up offers, however, the Bank may also request a declaration from the client regarding additional documents (applications or contracts). The conclusion of products, particularly credit cards, may depend on assessment or approval by external partners of the Bank.

### 3. Termination

The Viva Kids Banking Package may be terminated at any time by the client or by the Bank, in accordance with the applicable termination conditions for the products contained within the Viva Kids Banking Package (e.g. withdrawal limits on accounts contained within the package). The current contractual terms and conditions of each product apply and these terms and conditions must be consulted as necessary.

The banking package is deemed to have been terminated if the Client moves his or her domicile abroad. The Bank also has the right to terminate the Viva Kids Banking Package as a whole (i.e. with all products and services contained within the package) at any time and with immediate effect if a condition for using the Viva Kids Banking Package that is necessary for or important to the Bank is not fulfilled or is no longer fulfilled.

### 4. Conditions for the Banking Package

The Bank will be compensated according to the tariff that applies in each case. Unless expressly communicated to the client, this includes the Bank's basic fees for the products and services included within the Viva Kids Banking Package. The Bank is authorized to debit any fees due to be paid by the client directly from the private account contained within the Banking Package.

Further conditions, prices, and interest rates for products contained within the Viva Kids Banking Package are based on the applicable tariff in each case.

The Bank reserves the right to change the conditions for the Viva Kids Banking Package at any time. Changes will be communicated in an appropriate manner, and usually without informing clients individually. The applicable conditions can be obtained from the Bank.

To be completed by the Bank

Client no. (CIF)

Contract no.