

DODD-FRANK SECTION 1073: QUESTIONNAIRE FOR GLOBAL BANKS

In the Spring of 2013, all U.S. banks and other institutions that send electronic funds transfers originated by U.S. consumers to recipients abroad will be required by Section 1073 of the Dodd-Frank regulation to provide pre- and post-payment disclosures. These must include the sum of the transfer amount, any fees and taxes charged in connection with the transaction, and the date on which funds will become available. We have developed a survey to facilitate collection of this information.

| BANK AND CONTACT INFORMATION | | | | | |
|---|-----------------------------------|---------------------------|--|---|---------|
| Bank Name | Sparkasse Aachen | SWIFT Address | AACSDE33 | | |
| Contact Person | Isabelle Blum | FED ABA (if applicable) | --- | | |
| Telephone Number | +49 241 444 43170 | CHIPS UID (if Applicable) | 031259 | | |
| Email Address | isabelle.blum@sparkasse-aachen.de | USD Correspondent Bank | The Bank of New York Mellon, NY | | |
| Currency & Country | EUR Germany | SWIFT Address | IRVTUS3N | | |
| QUESTIONS RELATING TO RECEIVING A WIRE TRANSFER IN <u>YOUR LOCAL CURRENCY</u> | | | | | |
| 1. If you receive an MT 103 payment in your local currency, are there any charges (fees, taxes, repair fee) levied? Please check one: | | | Please Indicate | | |
| <input type="checkbox"/> No charges are levied when making the local currency payment (if checked, go directly to Question 4 and continue) | | | <input type="checkbox"/> No Charges | | |
| <input type="checkbox"/> Charges are levied on a flat fee basis (if checked, go directly to Question 2) | | | <input type="checkbox"/> Flat Fee | | |
| <input checked="" type="checkbox"/> Charges are levied on a tiered basis (if checked, go directly to Question 3) | | | <input checked="" type="checkbox"/> Tiered Fees | | |
| 2. For any charges levied on a flat fee basis, please input the fee for the as applicable for MT103 received format: | | | | | |
| | Bank Fee Deducted | Tax Charged | Repair Deduction | | |
| If BEN | | | | | |
| If SHA | | | | | |
| If OUR | | | | | |
| 3. If charges are levied on a tiered basis please input the fees here (including the minimum and maximum) you charge for each tier: | | | | | |
| Tier | Minimum | Maximum | BEN Fee | SHA Fee | OUR Fee |
| | € 9,00 | € 100,00 | 1,00 ‰ | 1,00 ‰ | 1,00 ‰ |
| 4A. If a beneficiary has an account on your books, do you charge the beneficiary's account any fee (in addition from any fee that may be deducted from principal) for accepting the wire? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 4B. If you do charge a fee on the beneficiary account, please indicate. If you charge different fees to different types of customers, please quote an average fee. | | | Fee: \$ 1,00 per mille min. € 9,00 max. € 100,00 | <input type="checkbox"/> Average <input checked="" type="checkbox"/> Exact | |
| 5. Is your institution capable of receiving fees in SWIFT field 71G as compensation or processing a payment with OUR? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 6. Can your institution process a payment with OUR? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 7. What is your daily cut-off time for settlement to the beneficiary account? | | | Time: 11:30 a.m. | Time Zone: GMT | |
| 8. Do you have any ability to notify US banks once a payment is completed? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 9A. Are there any market practices/standards/regulations for fees when making local currency payments to beneficiaries in your country? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |

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|---|-------------------|----------------|---|---|------------------------|
| 9B. Please share with us any market practices/standards conditions we should be aware of in making payments to your country: Payment Service Directive (PSD) Europe | | | | | |
| 10A. Do any local remittance payout rules exist (maximum amounts for cash versus electronic)? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 10B. Please share with us any local remittance payout rules we should be aware of in making payments to your country: For our bank cash payout is allowed only to amounts less than € 15.000,-- | | | | | |
| 11. We credit all payments with the stated | | | | | |
| QUESTIONS RELATING TO RECEIVING A U.S. DOLLAR CURRENCY WIRE | | | | | |
| 1. If you receive an MT 103 Payment in U.S. dollar currency, are there any charges (fees, taxes, repair fee) levied? Please indicate by typing X: | | | | | Please Indicate |
| ▪ No charges are levied when making the USD payment (if checked, go to Question 4) | | | <input type="checkbox"/> No Charges | | |
| ▪ Charges are levied on a flat fee basis (if checked, go to Question 2) | | | <input type="checkbox"/> Flat Fee | | |
| ▪ Charges are levied on a tiered basis (if checked, go to Question 3) | | | <input checked="" type="checkbox"/> Tiered Fees | | |
| 2. For any charges levied on a flat fee basis, please input the fee as applicable for MT103 received format: | | | | | |
| | Bank Fee Deducted | Tax Charged | Repair Deduction | | |
| If BEN | | | | | |
| If SHA | | | | | |
| If OUR | | | | | |
| 3. If charges are levied on a tiered basis please input the fees here (including the minimum and maximum) you charge for each tier: | | | | | |
| Tier | Minimum | Maximum | BEN Fee | SHA Fee | OUR Fee |
| | € 9,00 | € 100,00 | 1,00 ‰ | 1,00 ‰ | 1,00 ‰ |
| 4A. If a beneficiary has an account on your books, do you charge the beneficiary's account any fee (in addition from any fee that may be deducted from principal) for accepting a wire? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 4B. If you do charge a fee on the beneficiary account, please indicate. If you charge different fees to different types of customers, please quote an average fee. | | | Fee: 1,00 per mille min. € 9,00 Max. € 100,00 | <input type="checkbox"/> Average <input checked="" type="checkbox"/> Exact | |
| 5. Is your institution capable of receiving fees in SWIFT field 71G as compensation for processing a payment with "OUR"? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 6. Can your institution process a payment with OUR ? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 7. What is your daily cut-off time for settlement to the beneficiary account? | | | Time: 11:30 a.m | Time Zone: GMT | |
| 8. Do you have any ability to notify US banks once a payment is completed? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 9A. Are there any market practices/standards/regulations for fees when making U.S. Dollar payments to beneficiaries in your country? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 9B. Please share with us any market practices/standards conditions we should be aware of in making payments to your country: Payment Service Directive (PSD) Europe | | | | | |
| 10A. Do any local remittance payout rules exist (maximum amounts for cash versus electronic)? | | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | |
| 10B. Please share with us any local remittance payout rules we should be aware of in making payments to your country: For our bank cash payout is allowed only to amounts less than € 15.000,-- (not possible for foreign currencies) | | | | | |
| 11. We credit all payments with the stated value date. | | | | | |

Aachen, 31st of March 2023