

SERVICE LEVEL AGREEMENT

Agreement Reference: SLA-2025-CLOUD-001 Related MSA: MSA-2025-CLOUD-001

Date of Execution: January 15, 2025

PARTIES

Service Provider

- **Legal Name:** NordCloud Systems AG
- **Legal Entity Identifier (LEI):** 529900NORDCLD1234512

Client

- **Legal Name:** EuroFinance Bank AG
- **Legal Entity Identifier (LEI):** 529900ABCDEFGHJIJ1234

1. SERVICE AVAILABILITY

1.1 Core Platform Availability

Service Component	Monthly Uptime Target	Measurement Window
Core Banking Platform	99.99%	Monthly
Payment Processing	99.99%	Monthly
Database Services	99.95%	Monthly
API Gateway	99.9%	Monthly
Security Operations	24/7/365	Continuous

1.2 Maintenance Windows

- **Scheduled Maintenance:** Sundays 02:00-06:00 CET
- **Emergency Maintenance:** With 4-hour advance notice
- **Maintenance Exclusions:** Not counted against uptime targets

2. BUSINESS CONTINUITY METRICS

2.1 Recovery Objectives

Metric	Value	Applicable Services
Recovery Time Objective (RTO)	4 hours	All critical services
Recovery Point Objective (RPO)	1 hour	Transaction data
Recovery Point Objective (RPO)	15 minutes	Payment processing
Maximum Tolerable Downtime (MTD)	24 hours	All services

2.2 Disaster Recovery Sites

Site Role	Location	Distance from Primary	Failover Time
Primary	Frankfurt, Germany	-	-
Secondary (Hot)	Amsterdam, Netherlands	450 km	< 4 hours
Tertiary (Cold)	Dublin, Ireland	1,100 km	< 24 hours

2.3 DR Testing Schedule

- **Full Failover Test:** Annually (last: November 2024)
 - **Partial Failover Test:** Quarterly
 - **Backup Restoration Test:** Monthly
 - **Tabletop Exercise:** Semi-annually
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3. INCIDENT RESPONSE

3.1 Incident Severity Classification

Severity	Definition	Response Time	Resolution Target
P1 - Critical	Complete service outage	15 minutes	2 hours
P2 - High	Major functionality impaired	30 minutes	4 hours
P3 - Medium	Minor functionality impaired	2 hours	8 hours
P4 - Low	Non-critical issues	8 hours	5 business days

3.2 Escalation Matrix

Time Elapsed	Escalation Level	Contact
0 minutes	L1 - Service Desk	support@nordcloud.de
30 minutes	L2 - Technical Lead	techops@nordcloud.de
2 hours	L3 - Service Manager	servicemanager@nordcloud.de
4 hours	L4 - VP Operations	vp.ops@nordcloud.de
8 hours	L5 - CTO	cto@nordcloud.de

4. SERVICE CREDITS

4.1 Credit Schedule

Monthly Uptime	Service Credit
99.99% - 99.95%	0%
99.95% - 99.9%	10%
99.9% - 99.0%	25%
Below 99.0%	50%

4.2 Credit Limitations

- Maximum monthly credit: 50% of monthly fees
 - Credits apply to next invoice
 - Credits expire after 12 months
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5. SUPPORT SERVICES

5.1 Support Channels

Channel	Availability	Response SLA
Phone Hotline	24/7	Immediate
Email	24/7	4 hours

Channel	Availability	Response SLA
Portal	24/7	2 hours
Dedicated Account Manager	Business hours	1 hour

5.2 Dedicated Resources

- Named Technical Account Manager
- Monthly service review meetings
- Quarterly business reviews

6. CAPACITY MANAGEMENT

6.1 Resource Thresholds

Resource	Warning Threshold	Critical Threshold	Auto-scale
CPU	70%	85%	Yes
Memory	75%	90%	Yes
Storage	80%	90%	Manual
Network	60%	80%	Yes

6.2 Capacity Planning

- Quarterly capacity reviews
- 6-month forward planning
- Annual growth projections

7. CHANGE MANAGEMENT

7.1 Change Categories

Category	Approval Required	Lead Time	Testing Required
Standard	Pre-approved	5 days	Yes
Normal	CAB approval	10 days	Yes

Category	Approval Required	Lead Time	Testing Required
Emergency	Emergency CAB	Immediate	Post-implementation

7.2 Change Advisory Board

- Meets weekly (Thursdays 10:00 CET)
- Emergency CAB: On-demand within 2 hours

8. SECURITY OPERATIONS

8.1 Security Monitoring

Activity	Frequency	Reporting
Vulnerability Scanning	Weekly	Monthly report
Penetration Testing	Annually	After completion
Log Analysis	Real-time	Daily summary
Threat Intelligence	Continuous	Weekly briefing

8.2 Security Incident Response

- Detection to Notification: < 15 minutes
- Initial Assessment: < 1 hour
- Containment: < 4 hours
- Eradication: < 24 hours
- Post-Incident Report: Within 72 hours

9. REPORTING AND GOVERNANCE

9.1 Standard Reports

Report	Frequency	Delivery	Format
Availability Report	Monthly	Day 5	PDF/Excel
Incident Summary	Monthly	Day 5	PDF
Security Report	Monthly	Day 10	PDF

Report	Frequency	Delivery	Format
Capacity Report	Quarterly	Week 2	PDF/Excel

9.2 Service Review Meetings

- Monthly operational review
- Quarterly business review
- Annual strategic review

10. COMPLIANCE AND CERTIFICATIONS

10.1 Current Certifications

Certification	Scope	Expiry	Auditor
ISO 27001:2022	Full operations	December 2026	TUV
SOC 2 Type II	Cloud services	March 2025	Big Four
PCI DSS v4.0	Payment systems	June 2025	QSA
C5 (BSI)	Cloud services	September 2025	BSI

10.2 Audit Access

- 30-day notice for on-site audits
- Annual third-party audit reports provided
- Penetration test results available upon request

SIGNATURES

For NordCloud Systems AG: Name: Dr. Hans Mueller Title: Chief Executive Officer Date: January 15, 2025

For EuroFinance Bank AG: Name: Maria Schmidt Title: Chief Operating Officer Date: January 15, 2025

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