



Mr.
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Your Deutsche Bank card(s) - EU Cross-Border Payments Regulation Information on currency conversion charges

Dear Mr. Artsemyeu,

Phase 2 of the 2019 EU Cross-Border Payments Regulation comes into force on 19 April 2021. We are obliged to inform you of a new application for currency conversion charges which forms part of this Regulation.

If you, as a cardholder in the European Economic Area¹, make a payment in another currency (not the euro), your account statement or relevant credit card statement will contain a detailed conversion into euros. This calculation of the currency conversion charge is part of the contractual and price conditions previously agreed between yourself and Deutsche Bank. In future, this information on the currency conversion charge can also be sent to you electronically. Deutsche Bank uses e-mail as the communication channel for these messages. These additional e-mails do not include any information beyond what is shown in your account statement or credit card statement.

If you are interested in using this new application, please contact our 24/7 customer service hotline from 19 April 2021 onwards on +49 (0)69 910-10000 and provide us with the e-mail address² you wish to use for the additional currency conversion charge application. You can cancel or reactivate the application at any time. If you are not interested in receiving the additional information, you need not take any further action.

Kind regards,

Deutsche Bank

¹ The European Economic Area currently includes the following EU states: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (incl. French Guiana, Guadeloupe, Martinique, Mayotte and Réunion), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (incl. the Azores and Madeira), Romania, Slovakia, Slovenia, Spain (incl. the Canary Islands) and Sweden, as well as Iceland, Liechtenstein and Norway.

² If you provide us with a different e-mail address to the one we have already stored for you and you have consented in advance to receiving information about current offers, we will send you information about current offers via this new e-mail address in future.