



Mr.
Mache Pefoura
Kader Stephane

Fintiba GmbH
Baseler Str. 35-37
60329 Frankfurt am Main
Germany

Frankfurt am Main, 26.12.2020

Need help? Visit help.fintiba.com

Transfer and Account Information

Dear Kader Stephane

Your account has been successfully opened! Please transfer the required amount to the following account details:

Account beneficiary / holder	Kader Stephane Mache Pefoura
IBAN	DE57202308000506905571
BIC / SWIFT / bankcode	MHSBDEHBXXX
Amount to transfer ¹⁾	€ 10521.00
Currency	EUR

Please make the deposit in one transfer and do not send more than the required sum for your visa to your blocked account.^{2) + 3)}

Your visa documents will be issued as soon as we can confirm the receipt of the full transfer amount on your blocked account. You can then download all required documents from your Fintiba account.

Transfer Options

1) Fintiba Transfer

With Fintiba Transfer we can offer you a fast local currency transfer without expensive exchange rates or additional transfer fees. Find out more in your Fintiba app under **Fintiba Transfer**.

2) Regular International Bank Transfer

Send your money via a regular international bank transfer. However, this is often more expensive and takes more time.

Important Information

- 1) The "Amount to transfer" (total amount + initial fee + EUR 100,00) contains a buffer deposit of EUR 100,00. This is a measure to issue your blocking confirmation quickly and avoid inconveniences from potential deductions of fees for international money transfers by intermediary banks. A detailed calculation of the "Amount to Transfer" is provided on the next page for your convenience. The buffer is **NOT** a Fintiba fee - you will receive the (remaining) amount from the buffer deposit with your first payout!
- 2) Please only deposit the amount that you need as requested from the relevant authority. Do not send more than the maximum deposit amount of EUR **€ 12000.00**. For amounts exceeding this limit, additional documentation about the source of funds in German or English is required to process the transaction. If so, a blocking confirmation can only be issued after clarification and Sutor Bank reserves the right to return the exceeding amount (additional charges may apply).
- 3) If you deposit your blocked amount in more than 3 transfers, we may need additional documentation about the source of funds in German or English. In such a case, similar measures as in 2) apply, and Sutor Bank reserves the right to return the amount.





Detailed Calculation

Duration of blocked account	12
Monthly blocked amount	x € 861.00
Total blocked amount	= € 10332.00
Initial fee	+ € 89.00
Buffer deposit	+ € 100.00
Additional basic sum	+ € 0.00

Amount to transfer = **€ 10521.00**

i Please note that the initial fee of - € 89.00 - will be charged prior to the first payout. The monthly account administration fee of - € 4.90 - will be deducted from your account on a monthly basis.

Useful information regarding your money transfer

- **International transfer fees**

Please note that additional transfer fees are sometimes charged by intermediary banks for international cross-border payments. In comparison, there are no transfer fees when using **Fintiba Transfer**.

- **Where is the account number provided?**

Your account number is the last 9 digits of your IBAN number.

- **Special note for Chinese customers**

In case your Chinese bank asks you to provide a German beneficiary address and you do not have one, you can provide your German University's or Language School's address. For the required reference text, you can state "living expenses".

In special cases, the following transaction details might be required to make the transfer to your blocked account:

"Beneficiary's name and address"	<i>This is your name and your address in your home country.</i>
„Beneficiary's bank name and address"	<i>Max Heinr. Sutor oHG Hermannstrasse 46, 20095 Hamburg, GERMANY</i>
