

Haspa Current Account

Important information

A current account is used for receiving payments and paying bills. If you would like to open an account, please be sure to set up an appointment with us so that we can set aside sufficient time.

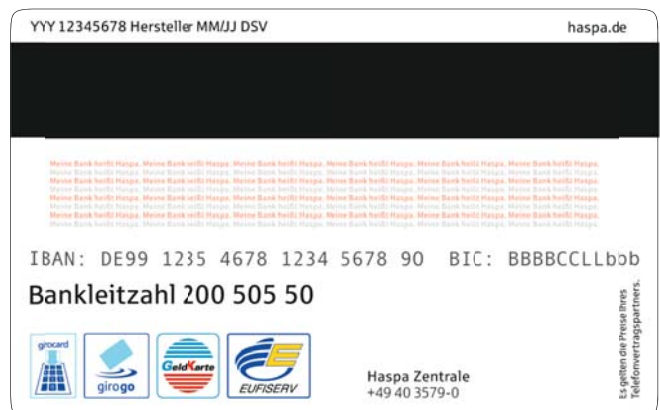
OPENING AN ACCOUNT

In order for you to be able to open an account, we require proof of your identity, such as your passport. If you do not have one, you can instead provide us with a document containing the following:

1. The document must be on the letterhead of a Foreigners' Registration Office [Ausländerbehörde] or other German governmental agency.
2. Name, place of birth, date of birth and nationality.
3. Your photograph.
4. The seal (stamp) of the governmental agency.
5. The signature of the clerk in the governmental agency who issued the document.

Please also bring confirmation of your address. As soon as the account has been opened, you will receive an **account agreement** from us containing your account number. Please inform the relevant organisation of your account number (this will usually be the most recent agency from whom you have received an official decision).

When we open your account, we will order a HaspaCard for you with your own personal identification number (PIN). You will receive your card and your PIN directly from your local bank branch once money has been deposited in your account.



Important: Make sure you store your PIN and your HaspaCard separately at all times. Memorise your PIN. Do not write down your PIN anywhere, because if someone has your HaspaCard and also knows your PIN, they will be able to withdraw money from your current account at any time!

Next page →

Meine Bank heißt Haspa.

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ACCOUNT MANAGEMENT

If you wish to make bank transfers or set up standing orders or direct debits, it is important that you always have enough money in your account. This allows you to avoid additional costs for dunning procedures and bank fees.

Monthly costs

We will charge you at least €3.95 per month for maintaining your account. There may also be additional costs for individual Haspa services, such as for making and receiving payments, direct debits and bank transfers. Haspa will automatically deduct the fees for these services from your account at the beginning of the month. It is therefore important that you make sure that you have enough money in your account.

Account statements

An account statement offers you an overview of the money entering and leaving your account. Please print out your account statements at least once a month using one of Haspa's account statement printers. You must use your Haspa-Card to print your statements.

You need your account statements in order to prove that you have made payments and to apply for certain benefits. If you require duplicate account statements, this entails an additional fee. **That is why it is important to save all your account statements!**

Change of residence

Are you changing your place of residence? If so, you must let us know your new address. Please note the following: **Haspa only has its own branches in Hamburg and the surrounding area.** If your new place of residence is located in a different German state, please transfer your bank account there. This can be done quite easily: simply go to a Sparkasse (savings bank) in your new place of residence and they will organise the transfer of your account for you.

ACCOUNT AUTHORISATIONS

Withdrawing cash

With your HaspaCard and your PIN, you can withdraw cash from your current account at cash machines (ATMs) anywhere in the world. **At cash machines (ATMs) at Haspa and other Sparkassen (savings banks) in Germany, you can withdraw cash free of charge!** You will be charged a fee for withdrawing cash from cash machines (ATMs) at other banks.

Important: When your money is in your current account, it is safe from theft. When you withdraw cash from your current account, limit the amount to what you will need in the next few days or week.

Cashless payments

If you need to make regular payments or larger, one-time cashless payments, use bank transfers, standing orders or direct debits.

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Bank transfer

With a bank transfer, you commission us to transfer money from your account to another account. You will find bank transfer forms in all Haspa branches.

Name of the recipient* → M U S T E R F I R M A

IBAN of the recipient* → D E 6 5 2 0 0 5 0 5 5 0 1 5 0 0 1 2 3 4 5 6

BIC of the recipient* → H A S P D E H H X X X

Amount of transfer → Betrag: Euro, Cent 1 3 0 , 0 0

Purpose of transfer → R E C H N U N G 1 3 0 8

Your name → M U S T E R M A N N , M A X

Your IBAN (already pre-printed on form) → DE 3 4 2 0 0 5 0 5 5 0 1 2 3 4 5 6 7 8 9 0

Date → 19.03.16

Your signature → [Signature]

Please note: "It is not necessary to enter a BIC for the recipient if their IBAN begins with DE."

*Can be found on the invoices or business documents of the recipient.

Standing order

With a standing order, you commission us to transfer a fixed amount to a company or private individual on a regular basis (monthly, quarterly or yearly).

If you no longer wish to make these payments, you have to cancel your standing order with us in good time. Alternatively, when you set up your standing order, you can tell us when it should end.

Important: You must always have enough money in your current account. Otherwise we will not be able to execute the standing order for you.

Direct debit

With a direct debit, you provide us with written authorisation to debit your account on a regular basis. In order to be able to do this, the recipient of the payment must allow you to utilise the direct debit process. Payment by direct debit is particularly practical for payments that vary from month to month.

Important: We will only transfer the payment to the recipient if you have enough money in your current account. Each direct debit that cannot be executed results in unnecessary additional costs to you.

MORE INFORMATION:

You will find more information in the Haspa branch at
by phone on _____ or online at haspa.de