

Terms and Conditions for the Viva Young/Viva Student Banking Package

1. Term and Transfer to a Follow-up Offer

The Viva Young/Viva Student Banking Package is the package for young adults/students offered by the Bank.

The transfer to the follow-up offer defined by the Bank will occur automatically without the Client needing to sign any further documents. In each case, the Bank will inform the Client of such a follow-up offer in advance, specifying the products included in this offer and the provisions, conditions, prices, and interest rates that apply at that time. The addressees of the offer, the type of information, and the exact date of the information about follow-up offers as well as other Bank correspondence will be determined by the Bank at its sole discretion.

A Client or user is deemed to have accepted the currently applicable contractual terms and conditions at the latest when a product is used.

For individual products, however, the Bank may also request a declaration from the Client regarding additional documents (applications or contracts). The conclusion of products, particularly credit cards, may depend on assessment or approval by external partners of the Bank.

2. Termination

The banking package may be terminated at any time by the Client or by the Bank, in accordance with the applicable termination conditions for the products contained within the banking package (e.g. withdrawal limits on accounts contained within the package). The current contractual terms and conditions of each product apply, and are to be consulted as necessary.

The banking package is deemed to have been terminated if the Client moves his or her domicile abroad. The Bank also has the right to terminate the banking package in its entirety (i.e. including all products and services contained therein) at any time and with immediate effect, insofar as a condition for the use of the banking package that is necessary or important for the Bank is not or no longer satisfied.

3. Terms and Conditions for the Banking Package

The Bank's fees are based on the applicable tariff in each case. Unless expressly communicated otherwise to the Client, this includes the Bank's basic fees for the products and services included within the banking package. The Bank is authorized to debit any fees due to be paid by the Client directly from the private account contained within the banking package.

Further conditions, prices, and interest rates for products contained within the banking package are based on the applicable tariff in each case.

The Bank reserves the right to change the terms and conditions for the banking package at any time. Changes will be communicated in an appropriate manner, but usually without informing the Client individually. The applicable conditions can be obtained from the Bank.

To be completed by the Bank

Client No. (CIF)

Contract No.