

Terms and Conditions for Direct Debit for Corporate Customers

(as amended on 9 July 2012)

The collection of amounts receivable by the Customer as a payee by direct debit shall be subject to the following terms and conditions:

1. General

1.1 Definition

A direct debit is a payment transaction initiated by the payee by debiting the Customer's account with its payment service provider, in which the payment amount for each payment is stated by the payee.

1.2 Submission periods

Direct debits must be submitted to the Bank by the Customer within the periods defined in Annex A. If direct debits are submitted after the expiry of the relevant submission period, the Bank shall be entitled to reject them.

1.3 Deduction of charges from the amount credited in the direct debit

The Bank shall be entitled to deduct its due charges from the direct debit amount that is credited.

1.4 Notification

The Bank shall notify the Customer at least once per month about the execution or rejection of Direct Debit Collection Orders and direct debit returns by the agreed method of providing account information. With Customers who are not consumers, the manner and timing of such notifications may be agreed separately. Furthermore, with Customers who are not consumers, the notification for direct debit amounts that are credited collectively shall show only the total amount and not the individual payment transactions.

1.5 Refund and compensation claims by the Customer

1.5.1 Customer's duty of notification

The Customer shall notify the Bank of any incorrectly executed Direct Debit Collections without delay when such transactions are detected.

1.5.2 Refund by the Bank in the event of a Direct Debit Collection Order which has not been carried out or has been incorrectly carried out

- (1) If a Direct Debit Collection Order has not been carried out or has been incorrectly carried out by the Bank, the Customer shall be entitled to demand that the Bank transmits this order to the payer's payment service provider without delay, or transmits it again if necessary.
- (2) In addition to the entitlement stipulated in paragraph 1, the Customer may demand that the Bank reimburse any fees and interest which the Bank has charged to it or debited to its account in connection with the direct debit order which has not been carried out or has been incorrectly carried out.

1.5.3 Compensation

In the event of an authorised Direct Debit Collection Order which has not been carried out or has been incorrectly carried out, or of an unauthorised Direct Debit Collection Order, the Customer shall only be entitled to claims for compensation subject to the following provisions:

- The Bank shall be liable for any fault on its own part. If the Customer has contributed to the occurrence of a loss through any fault of his own, the principles of contributory negligence shall determine the extent to which the Bank and the Customer must bear the loss.
- The Bank shall not be liable for any fault of any intermediaries which the Bank has included in the handling of the Direct Debit Collection Order. In these cases, the li-

ability of the Bank shall be limited to its care in selecting and instructing the first intermediary (order passed on to third parties/“weitergeleiteter Auftrag”).

- Any claim of the Customer for compensation is limited to a maximum of one million euro per Direct Debit Collection Order. Insofar as any such claim applies to consequential losses, the claim shall be limited to a maximum of 12,500 euro per Direct Debit Collection Order. This limitation of liability shall not apply to willful misconduct or gross negligence by the Bank.

1.5.4 Exclusion of Liability and Objections

Any claims of the Customer under No. 1.5.2 and 1.5.3 and any objections of the Customer against the Bank due to non-executed or incorrectly executed collection orders shall be excluded if the Customer fails to notify the Bank about that within 13 months from the date on which the transaction was entered. This period shall only begin to run if the Bank has notified the Customer of the transaction by the agreed means of communication for account information at the latest within one month after the entry of the transaction; otherwise, the period shall begin to run on the date of such notification.

1.6 Provision of copies of the Direct Debit Mandate

On request, the Customer shall provide the Bank with copies of the Direct Debit Mandate, the SEPA Direct Debit Mandate or SEPA B2B Direct Debit Mandate, and if appropriate any additional information on the submitted direct debits; in the case of a SEPA Direct Debit Mandate or a SEPA B2B Direct Debit Mandate these copies must be provided within seven business days.

2. Direct debit via collection authorisation to the payee ("Einzugsermächtigungslastschrift")

2.1 Basic features of the direct debit via collection authorisation

The procedure of a direct debit via collection authorisation enables the payer to make payments in euro to the payee through the payer's payment service provider. To do so, the payer authorises the payee to collect amounts from the payer's account by direct debit ("collection authorisation"/ "Einzugsermächtigung").

The Customer, as the payee, initiates the relevant payment transaction by presenting the direct debits to the payer's payment services provider through the Bank.

In case of an authorised payment on account of a direct debit via collection authorisation, the payer may demand reimbursement of the direct debit amount from the payment services provider within eight weeks from the debit date in his account. This causes the conditional credit entry in the account of the Customer as payee to be cancelled.

2.2 Customer identifier ("Kundenkennung")

For the procedure, the Customer must use

- the account number and the Bank's bank code which have been provided to it as its customer identifier by the Bank, and
- the payer's account number and the bank code of the payer's payment service provider, as notified by the payer, as the payer's customer identifier.

The Bank shall be entitled to conduct the collection of the direct debits exclusively on the basis of the customer identifiers provided to the Bank.

2.3 Direct Debit Collection Authorisation ("Einzugsermächtigung")

2.3.1 Issue of the Direct Debit Collection Authorisation

The Bank recommends using the text attached as Annex B.1 for direct debit authorisation of the payer to the Customer.

The direct debit authorisation must include the following details (authorisation data):

- name of the payee,
- name of the payer,
- payer's customer identifier (see point 2.2).

The direct debit authorisation may include further details in addition to the authorisation data.

2.3.2 Retention obligation

The Customer shall be obligated to retain the direct debit authorisation (including any amendments) provided by the payer in the legally prescribed form. After the direct debit authorisation has expired, it must be kept for at least another 14 months, counting from the submission date of the last direct debit received.

2.3.3 Revocation of the direct debit authorisation by a payer

If a payer revokes a direct debit authorisation against the Customer, the Customer may not collect any further direct debits via collection authorisation on the basis of the revoked authorisation.

If the Customer receives a direct debit via collection authorisation bearing the return reason "3 – no direct debit authorisation", the payer's payment service provider herewith informs the Customer that the payer has revoked the direct debit authorisation issued to the Customer. In such a case, the Customer may not collect any further direct debits via collection authorisation on the basis of the revoked direct debit authorisation.

2.4 Submission of direct debits

- (1) The Customer, as payee, shall retain the direct debit authorisation issued by the payer. Furthermore, the Customer shall include the authorisation data, and any additional details, in the data record for direct debits via collection authorisation. The Customer shall indicate the relevant direct debit amount.
- (2) The Customer shall transfer electronically to the Bank the data record for direct debits via collection authorisation, whilst observing the submission deadlines agreed.
- (3) Paper less direct debits must be labelled in accordance with Annex C.
- (4) Direct debit forms must bear the text “direct debit authorisation of the payer was received by the payee” and be marked with purpose code (“Textschlüssel”) “05”.
- (5) The payer’s payment services provider shall be entitled to process the direct debit according to the text key.

2.5 Direct Debit Collection

The Bank shall pass on the direct debits submitted by the Customer to the payer’s payment services providers as soon as possible or at the time agreed with the Customer.

2.6 Execution of the payment transaction and return debits

- (1) The payer’s payment services provider shall then pass on to the Bank the direct debit amount which it has debited to the payer’s account on the basis of the Direct Debit Collection Authorisation.
- (2) In the event of a direct debit which is not honoured by the payer’s payment services provider or is returned by the payer’s payment services provider due to a refund demand, the Bank shall cancel the provisional credit booking. This shall also apply if the Bank does not receive the amount or if no Direct Debit Collection Authorisation has been issued. This shall be irrespective of whether a periodic balance statement (“Rechnungsabschluss”) has been issued in the meantime.

3. Direct debit via collection preauthorisation ("Abbuchungsauftragslastschrift")

3.1 Basic features of the direct debit process via collection preauthorisation

A direct debit via collection preauthorisation enables the payer to make payments in euro through its payment service provider to the Customer as the payee.

To execute payments by direct debit via collection preauthorisation, the payer must fulfil the following conditions:

- before the payment transaction, the payer must authorise the payee to collect amounts from his account by direct debit via collection preauthorisation, and
- the payer must give its Bank direct instructions to debit the direct debits via collection preauthorisation to its account and to transmit the direct debit amount to the payee's service provider ("collection preauthorisation"/ "Abbuchungsauftrag").

The Customer, as the payee, initiates the relevant payment transaction by presenting the direct debits to the payer's payment service provider through the Bank.

In the case of an authorised payment based on a direct debit via collection preauthorisation, the payer shall not be entitled to demand a refund of the direct debit amount from his payment service provider after the amount has been paid.

3.2 Customer identifier ("Kundenkennung")

For the procedure, the Customer must use

- the account number and the Bank's bank code which have been provided to it as his customer identifier by the Bank, and
- the payer's account number and the bank code of the payer's payment service provider, as notified by the payer, as the payer's customer identifier.

The Bank shall be entitled to conduct the collection of the direct debits exclusively on the basis of the customer identifiers provided to the Bank.

3.3 Collection preauthorisation

The Bank recommends using the text attached as Annex B.2 for the payer's direct debit authorisation to the Customer and for the payer's collection preauthorisation to its payment service provider.

3.4 Submission of direct debits

- (1) Paperless direct debits must be labelled in accordance with Annex C.
- (2) Direct debit forms must bear the text "Abbuchungsauftrag" ("collection preauthorisation") and be marked with the purpose code ("Textschlüssel") "04".
- (3) The payer's payment service provider shall be entitled to process the direct debit according to the text key.

3.5 Direct Debit Collection

The Bank shall pass on the direct debits submitted by the Customer to the payer's payment service providers as soon as possible or at the time agreed with the Customer.

3.6 Execution of the payment transaction and return debits

- (1) The payer's payment service provider shall then pass on to the Bank the direct debit amount which it has debited to the payer's account on the basis of the direct debit by order to bank.
- (2) If the direct debit is not honoured by the payer's payment service provider, the Bank shall cancel the provisional credit booking. This shall be irrespective of whether a periodic balance statement ("Rechnungsabschluss") has been issued in the meantime.

4. SEPA Core Direct Debit

4.1 Basic features of the SEPA Core Direct Debit Scheme

The SEPA Core Direct Debit process is based on the “SEPA Core Direct Debit Scheme Rulebook” of the European Payments Council.

With the SEPA Core Direct Debit Scheme, the payer can make payments to the payee in euro through its payment service provider within the “Single Euro Payments Area” (SEPA).¹

For the execution of payments by means of SEPA Core Direct Debits, the payer must give the payee a SEPA Direct Debit Mandate prior to the payment transaction.

The Customer, as the payee, initiates the relevant payment transaction by presenting the direct debits to the payer’s payment services provider through the Bank.

In the event of an authorised payment based on a SEPA Core Direct Debit, the payer may request its payment service provider to refund the direct debit amount debited to its account for a period of eight weeks from the date the funds were debited. This leads to a cancellation of the provisional credit booking in the account of the Customer as the payee.

4.2 Customer identifier (“Kundenkennung”)

For the procedure, the Customer must use

- the IBAN notified by the Bank and the Bank’s BIC as its customer identifier, and
- the payer’s IBAN and the BIC of the payer’s payment service provider, as notified by the payer, as the payer’s customer identifier.

The Bank shall be entitled to conduct the collection of the direct debits exclusively on the basis of the customer identifiers provided to the Bank.

4.3 Transmission of direct debit data

For SEPA Core Direct Debits, the direct debit data may be forwarded by the Bank to the payer’s payment service provider via the telecommunication system of the Society for Worldwide Interbank Financial Telecommunication (SWIFT), which has its registered office in Belgium and maintains computer centres in the European Union, Switzerland and the United States.

4.4 SEPA Direct Debit Mandate

4.4.1 Granting the SEPA Direct Debit Mandate

Before submitting SEPA Core Direct Debits, the Customer must obtain a SEPA Direct Debit Mandate from the payer. The SEPA Direct Debit Mandate must contain the following declarations by the payer:

- an authorisation from the Customer via the payer to collect payments from the payer’s account by means of SEPA Core Direct Debits, and
- an instruction of the payer to its payment services provider to honour the SEPA Core Direct Debits drawn on its account by the Customer.

To this end, the Customer must use the text attached as Annex B.3 or a text with the same content in an official language of the states and territories named in Annex D in accordance with the requirements of the European Payments Council (see www.europeanpaymentscouncil.eu).

In addition, the following details must be included in the mandate:

- name of the Customer, its address and its creditor identifier (“Gläubiger-Identifikationsnummer”) (for Customers based in Germany this is issued by the Deutsche Bundesbank, see www.glaeubiger-id.bundesbank.de),
- statement as to whether the mandate is given for recurring payments or a non-recurring payment,
- name, address, account details and signature of the payer, and
- date on which the payer affixed his signature.

¹ See Annex D for a list of the states and territories which currently belong to SEPA.

The individual mandate reference issued by the Customer

- uniquely designates the respective mandate in conjunction with the creditor identifier,
- consists of up to 35 alphanumeric digits, and
- may form part of the mandate itself or may need to be subsequently notified to the payer.

In addition to the above data, the SEPA Direct Debit Mandate may contain supplementary information.

4.4.2 Direct debit authorisation as SEPA Direct Debit Mandate

(1) The Customer may use a direct debit authorisation as a SEPA Direct Debit Mandate. To this end, the following prerequisites apply:

- The payer has issued the Customer, as payee, a written direct debit authorisation, with which he authorises the payee to collect payments from his account by direct debit.
- The payer and his payment service provider have agreed that
 - the payer, with the direct debit authorisation, at the same time instructs his payment service provider to collect the direct debits drawn on his account by the payee, and
 - this direct debit authorisation can be used as a SEPA Direct Debit Mandate.

(2) The direct debit authorisation must include the following authorisation data:

- name of the payee;
- name of the payer;
- customer identifier in accordance with point 4.2 or the payer's account number and bank code.

The direct debit authorisation may include further details in addition to the authorisation data.

(3) Before the first SEPA Core Direct Debit Collection, the Customer must inform the payer of the change from collection via direct debit authorisation to collection via SEPA Core Direct Debit, indicating the creditor identifier and mandate reference in text form. On the Bank's request, the Customer must verify the payer's instructions in an appropriate manner in accordance with sentence 1.

(4) The first SEPA Core Direct Debit, which is effected after the change from the direct debit via collection authorisation, is designated as the first direct debit. In the data record of the direct debits submitted, the date on which the payer issued his instructions must be indicated as the date of the payer's signature in accordance with paragraph 3. This must be between 9 July 2012 and at least five business days before the due date of the first SEPA Core Direct Debit.

4.4.3 Retention obligation

The Customer shall be obligated to retain the SEPA Direct Debit Mandate issued by the payer (including any changes) in the legally prescribed form. After the mandate has expired, the original must be kept for at least 14 months, counting from the submission date of the last direct debit received.

4.4.4 Revocation of the SEPA Direct Debit Mandate by a payer

If a payer revokes a SEPA Direct Debit Mandate against the Customer, the Customer may not collect any further SEPA Core Direct Debits on the basis of the revoked SEPA Direct Debit Mandate.

If the Customer then receives a SEPA Core Direct Debit bearing the return reason "no valid mandate", the payer's payment service provider informs the Customer that the payer has revoked the SEPA Direct Debit Mandate issued to the Customer. The Customer may not collect any further SEPA Core Direct Debits on the basis of this SEPA Direct Debit Mandate.

4.5 Pre-Notification of the SEPA Core Direct Debit Collection

The Customer shall notify the payer of the collection of the SEPA Core Direct Debit at the latest 14 calendar days before the first SEPA Core Direct Debit payment becomes due (e.g. by an invoice); the Customer and the payer may also agree a different notification period. For recurring direct debits with the same direct debit amount, it shall be sufficient to notify the payer once before the first Direct Debit Collection and to state the dates when payments will become due.

4.6 Submission of the SEPA Core Direct Debit

- (1) The SEPA Direct Debit Mandate issued by the payer shall remain with the Customer as the payee. The Customer shall then enter the authorisation data and any additional details in the data record for the collection of SEPA Core Direct Debits. Each direct debit amount and the due date for payment of the direct debit shall be stated by the Customer.
- (2) The Customer shall transmit the data record for the collection of the SEPA Core Direct Debit to the Bank electronically in compliance with the agreed submission periods. The direct debit shall be labelled in accordance with Annex C. The payer's payment services provider (paying agent) shall be entitled to process the direct debit according to the labelling.
- (3) If the due date stated in the data record by the Customer is not a TARGET2 business day,² the Bank shall be entitled to stipulate the next TARGET2 business day as the due date in the direct debit data record.
- (4) If the Customer does not submit any SEPA Core Direct Debit based on a SEPA Direct Debit Mandate for a period of 36 months (calculated from the due date of the last SEPA Core Direct Debit submitted), it shall then refrain from any further collection of direct debits on the basis of this mandate and shall be obliged to obtain a new SEPA Direct Debit Mandate if it wishes to collect any further SEPA Core Direct Debits from the payer in the future. The Bank shall not be obliged to verify compliance with the measures in sentence 1.
- (5) If a SEPA Core Direct Debit has been punctually and properly submitted, the Bank shall pass it on to the payer's payment service provider so that the payment can be processed by the due date contained in the direct debit data record.

4.7 Execution of the payment transaction and direct debit returns

- (1) The payer's payment service provider shall then pass on to the Bank the direct debit amount which it has debited to the payer's account on the basis of the SEPA Core Direct Debit.
- (2) In the event of a direct debit which is not honoured by the payer's payment service provider or is returned due to a demand for a refund by the payer, the Bank shall cancel the provisional credit booking. This shall also apply if the Bank does not receive the amount or if no Direct Debit Collection Authorisation has been issued. This shall be irrespective of whether a periodic balance statement ("Rechnungsabschluss") has been issued in the meantime.

² TARGET2 stands for the Trans-European Automated Real-time Gross settlement Express Transfer System. TARGET2 is open every day except Saturday, Sunday, the New Year, Good Friday, Easter Monday, 1st May and 25th and 26th December.

5. SEPA Business-to-Business (“B2B”) direct debit

5.1 Basic features of the SEPA B2B Direct Debit Scheme

The SEPA B2B Direct Debit Scheme is based on the “SEPA Business to Business Direct Debit Scheme Rulebook” of the European Payments Council. The SEPA B2B Direct Debit Scheme may only be used by payers who are not private consumers.

With the SEPA B2B Direct Debit Scheme, the payer can make payments to the payee in euro through his payment service provider within the “Single Euro Payments Area” (SEPA).³

For the execution of payments by means of SEPA B2B Direct Debits,

- the payee and its payment services provider must be users of the SEPA B2B Direct Debit Scheme and
- the payer must grant to the payee a SEPA B2B Direct Debit Mandate prior to the payment transaction, and
- the payer must confirm to its payment service provider that he has granted the SEPA B2B Direct Debit Mandate.

The Customer, as the payee, initiates the relevant payment transaction by presenting the direct debits to the payer’s payment services provider through the Bank.

In the case of an authorised payment by means of SEPA B2B Direct Debit, the payer is not entitled to request his payment service provider to refund the direct debit entry debited to his account.

5.2 Customer identifier (“Kundenkennung”)

For this procedure, the Customer must use

- the IBAN notified by the Bank and the Bank’s bank code as its customer identifier, and
- the payer’s IBAN and the BIC of the payer’s payment service provider, as notified by the payer, as the payer’s customer identifier.

The Bank shall be entitled to conduct the collection of the direct debits exclusively on the basis of the customer identifiers provided to the Bank.

5.3 Transmission of direct debit data

For SEPA B2B Direct Debits, the direct debit data may be forwarded by the Bank to the payer’s payment services provider via the telecommunication system of the Society for Worldwide Interbank Financial Telecommunication (SWIFT), which has its registered office in Belgium and maintains computer centres in the European Union, Switzerland and the United States.

5.4 SEPA B2B Direct Debit Mandate

5.4.1 Granting the SEPA B2B Direct Debit Mandate

Before submitting SEPA B2B Direct Debits, the Customer must obtain a SEPA B2B Direct Debit Mandate from the payer. The SEPA B2B Direct Debit Mandate must contain the following declarations by the payer:

- an authorisation for the Customer to collect payments from the payer’s account by means of SEPA B2B Direct Debits, and
- an instruction of the payer to his payment service provider to honour the SEPA B2B Direct Debits drawn on its account by the Customer.

To this end, the Customer must use the text attached as Annex B.4 or a text with the same content in an official language of the states and territories named in Annex D in accordance with the requirements of the European Payments Council (see www.europeanpaymentscouncil.eu).

In addition, the following details must be included in the mandate:

- name of the Customer, its address and its creditor identifier (“Gläubiger-Identifikationsnummer”) (for Customers based in Germany this is issued by the Deutsche Bundesbank, see www.glaeubiger-id.bundesbank.de),
- statement whether the mandate is given for recurring payments or a non-recurring payment, and
- name, address, account details and signature of the payer,
- date on which the payer affixed his signature.

³ See Annex D for a list of the states and territories which currently belong to SEPA.

The individual mandate reference issued by the Customer

- uniquely designates the respective mandate in conjunction with the creditor identifier,
- consists of up to 35 alphanumeric digits, and
- may form part of the mandate itself or may need to be notified to the payer subsequently.

In addition to the above data, the SEPA B2B Direct Debit Mandate may contain supplementary information.

5.4.2 Obligations to preserve business records

The Customer shall be obliged to keep the original of the SEPA B2B Direct Debit Mandate issued by the payer including any changes. After the termination of the mandate, the original of the mandate shall be kept for a further period of at least 14 months from the date of submission of the last direct debit collected.

5.5 Pre-Notification of the SEPA B2B Direct Debit Collection

The Customer shall notify the payer of the collection of the SEPA B2B Direct Debit at the latest 14 calendar days before the first SEPA B2B Direct Debit payment becomes due (e.g. by an invoice); the Customer and the payer may also agree a different notification period. For recurring direct debits with the same direct debit amount, it shall be sufficient to notify the payer once before the first Direct Debit Collection and to state the dates when payments will become due.

5.6 Submission of the SEPA B2B Direct Debit

(1) The SEPA B2B Direct Debit Mandate granted by the payer shall remain with the Customer. The Customer shall enter the authorisation data and any additional details into the data record for the collection of SEPA B2B Direct Debits. Each direct debit amount and the due date for payment of the direct debit shall be stated by the Customer.

(2) The Customer shall transmit the data record for the collection of the SEPA B2B Direct Debit to the Bank electronically in compliance with the agreed submission periods. The direct debit must be labelled in accordance with Annex C. The payer's payment service provider (paying agent) shall be entitled to process the direct debit according to the labelling.

(3) If the due date stated in the data record by the Customer is not a TARGET2 business day⁴, the Bank shall be entitled to stipulate the next TARGET2 business day as the due date in the direct debit data record.

(4) If the Customer does not submit any SEPA B2B Direct Debit based on a SEPA B2B Direct Debit Mandate for a period of 36 months (calculated from the due date of the last SEPA B2B Direct Debit submitted), it shall then refrain from any further collection of direct debits on the basis of this mandate and shall be obliged to obtain a new SEPA B2B Direct Debit Mandate if it wishes to collect any further SEPA B2B Direct Debits from the payer in the future. The Bank shall not be obliged to verify compliance with the measures in sentence 1.

(5) If a SEPA B2B Direct Debit has been punctually and properly submitted, the Bank shall pass it on to the payer's payment service provider so that the payment can be processed by the due date contained in the direct debit data record.

5.7 Execution of the payment transaction and direct debit returns

(1) The payer's payment service provider shall then pass on to the Bank the direct debit amount which it has debited to the payer's account on the basis of the SEPA B2B Direct Debit.

(2) If the direct debit is not honoured by the payer's payment service provider, the Bank shall cancel the provisional credit booking. This shall be irrespective of whether a periodic balance statement ("Rechnungsabschluss") has been issued in the meantime.

⁴ TARGET2 stands for the Trans-European Automated Real-time Gross settlement Express Transfer System. TARGET2 is open every day except Saturday, Sunday, the New Year, Good Friday, Easter Monday, 1st May and 25th and 26th December.

Annex A – Submission periods

SEPA Core Direct Debit

At the earliest 15 business days (or as separately agreed) before the due date of the direct debit, and

- for the first direct debit and non-recurring direct debits: at the latest by 17:00 hrs. 6 business days and
- for subsequent direct debits: at the latest by 17:00 hrs. 3 business days before the due date of the direct debit

SEPA B2B Direct Debit

At the earliest 15 business days (or as separately agreed) before the due date for the direct debit, and for first direct debits, non-recurring direct debits and subsequent direct debits at the latest by 17:00 hrs. 2 business days before the due date for the direct debit

The business days are determined in point A. III. 1 of the Corporate Customer Conditions for Payment Services.

Annex B.1 – Text for the payer’s authorisation to the payee to collect via direct debit via collection authorisation

Einzugsermächtigung

Ich ermächtige (Wir ermächtigen) [Name des Zahlungsempfängers], die von mir (uns) zu entrichtenden Zahlungen bei Fälligkeit durch Lastschrift von meinem (unserem) Konto (Kontonummer _____ Bankleitzahl _____ Name des Zahlungsdienstleisters _____) einzuziehen.

or as KOMBIMANDATE (Kombimandat)

Erteilung einer Einzugsermächtigung und eines Mandats für das SEPA-Basislastschriftverfahren

1. Einzugsermächtigung

Ich ermächtige (Wir ermächtigen) [Name des Zahlungsempfängers], die von mir (uns) zu entrichtenden Zahlungen bei Fälligkeit durch Lastschrift von meinem (unserem) Konto einzuziehen.

2. SEPA-Lastschriftmandat

Ich ermächtige (Wir ermächtigen) [Name des Zahlungsempfängers], Zahlungen von meinem (unserem) Konto mittels Lastschrift einzuziehen. Zugleich weise(n) ich (wir) mein (unser) Kreditinstitut an, die von [Name des Zahlungsempfängers] auf mein (unser) Konto gezogenen Lastschriften einzulösen.

Hinweis: Ich kann (Wir können) innerhalb von acht Wochen, beginnend mit dem Belastungsdatum, die Erstattung des belasteten Betrages verlangen. Es gelten dabei die mit meinem (unserem) Kreditinstitut vereinbarten Bedingungen.

_____ | ____
 Payer’s credit institution (name and BIC)
 IBAN: D E __ | ____ | ____ | ____ | ____ | ____

.....
 Unterschrift(en)

Vor dem ersten Einzug einer SEPA-Basislastschrift wird mich (uns) [Name des Zahlungsempfängers] über den Einzug in dieser Verfahrensart unterrichten.

Annex B.2 – Text for the payer’s authorisation to the payee to collect by direct debit via collection preauthorisation and for the collection preauthorisation of the payer to its payment services provider (“Abbuchungsauftrag”) for the procedure of direct debit via collection preauthorisation

Ermächtigung zur Abbuchung

(Hinweis: Verbleibt beim Kunden als Zahlungsempfänger.)

Ich (Wir) ermächtige(n) [Name des Zahlungsempfängers], die von mir (uns) zu entrichtenden Zahlungen bei Fälligkeit durch Abbuchungsauftragslastschrift von meinem (unserem) Konto einzuziehen.

Abbuchungsauftrag

(Hinweis: Ist vom Zahler an seinen Dienstleister (Zahlstelle) zu übermitteln.)

Hiermit weise(n) ich (wir) Sie an, die von [Name des Zahlungsempfängers] für mich (uns) bei Ihnen eingehenden Lastschriften zulasten meines (unseres) Kontos einzulösen. Ich kann (Wir können) bei einer Zahlung, die diesem Abbuchungsauftrag entspricht, nach Einlösung der Abbuchungsauftragslastschrift von Ihnen keine Erstattung des Lastschriftbetrags verlangen.

or as KOMBIMANDATE (Kombimandat)

Erteilung einer Einzugsermächtigung und eines SEPA-Firmenlastschriftmandats (ein Exemplar an den Zahlungsempfänger und ein Exemplar an den Zahlungsdienstleister des Zahlers)

1. Abbuchungsauftragslastschriftverfahren

Ermächtigung des Zahlungsempfängers zur Abbuchung:

Ich (Wir) ermächtige(n) [Name des Zahlungsempfängers], die von mir zu entrichtenden Zahlungen bei Fälligkeit durch Abbuchungsauftragslastschrift von meinem (unserem) Konto einzuziehen.

Abbuchungsauftrag an den Zahlungsdienstleister des Zahlers:

Hiermit weise(n) ich (wir) Sie an, die von [Name des Zahlungsempfängers] für mich (uns) bei Ihnen eingehenden Lastschriften zulasten meines (unseres) Kontos einzulösen. Ich kann (Wir können) bei einer Zahlung, die diesem Abbuchungsauftrag entspricht, nach Einlösung der Abbuchungsauftragslastschrift von Ihnen keine Erstattung des Lastschriftbetrags verlangen.

2. SEPA-Firmenlastschriftverfahren

SEPA-Firmenlastschriftmandat an den Zahlungsempfänger:

Ich (Wir) ermächtige(n) [Name des Zahlungsempfängers], Zahlungen von meinem (unserem) Konto mittels Lastschrift einzuziehen. Zugleich weise ich mein (weisen wir unser) Kreditinstitut an, die von [Name des Zahlungsempfängers] auf mein Konto gezogenen Lastschriften einzulösen.

Hinweis: Dieses Lastschriftmandat dient nur dem Einzug von Lastschriften, die auf Konten von Unternehmen gezogen sind. Ich bin (Wir sind) nicht berechtigt, nach der erfolgten Einlösung eine Erstattung des belasteten Betrages zu verlangen. Ich bin (Wir sind) berechtigt, mein (unser) Kreditinstitut bis zum Fälligkeitstag anzuweisen, Lastschriften nicht einzulösen.

Bestätigung des SEPA-Firmenlastschriftmandats gegenüber dem Zahlungsdienstleister des Zahlers:

Hiermit bestätige ich (bestätigen wir) gegenüber [Name des Zahlungsdienstleisters des Zahlers] die Erteilung des oben aufgeführten SEPA-Firmenlastschriftmandats an [Name des Zahlungsempfängers]. Die Mandatsdaten sind

- Gläubiger-Identifikationsnummer des Zahlungsempfängers,
- Mandatsreferenz,
- [] einmalige Zahlung
- [] wiederkehrende Zahlungen
- Date of signature on the mandate 20..

_____ | _____
Kreditinstitut des Zahlers (Name und BIC)

IBAN: D E _ _ | _ _ _ | _ _ _ | _ _ _ | _ _ _ | _ _ _

.....

Unterschrift(en)

Vor dem ersten Einzug einer SEPA-Firmenlastschrift wird mich (uns) [Name des Zahlungsempfängers] über den Einzug in dieser Verfahrensart unterrichten.

Annex B.3 – Text for the SEPA Direct Debit Mandate of the payer Zahlers for the SEPA Core Direct Debit Scheme

SEPA-Lastschriftmandat

Ich ermächtige (Wir ermächtigen) [Name des Zahlungsempfängers], Zahlungen von meinem (unserem) Konto mittels Lastschrift einzuziehen. Zugleich weise ich mein (weisen wir unser) Kreditinstitut an, die von [Name des Zahlungsempfängers] auf mein (unser) Konto gezogenen Lastschriften einzulösen.

Hinweis: Ich kann (Wir können) innerhalb von acht Wochen, beginnend mit dem Belastungsdatum, die Erstattung des belasteten Betrages verlangen. Es gelten dabei die mit meinem (unserem) Kreditinstitut vereinbarten Bedingungen.

Annex B.4 – Text for the SEPA Direct Debit Mandate of the payer for the SEPA B2B Direct Debit Scheme

SEPA-Firmenlastschriftmandat

Ich ermächtige (Wir ermächtigen) [Name des Zahlungsempfängers], Zahlungen von meinem (unserem) Konto mittels Lastschrift einzuziehen. Zugleich weise ich mein (weisen wir unser) Kreditinstitut an, die von [Name des Zahlungsempfängers] auf mein (unser) Konto gezogenen Lastschriften einzulösen.

Hinweis: Dieses Lastschriftmandat dient nur dem Einzug von Lastschriften, die auf Konten von Unternehmen gezogen sind. Ich bin (Wir sind) nicht berechtigt, nach der erfolgten Einlösung eine Erstattung des belasteten Betrages zu verlangen. Ich bin (Wir sind) berechtigt, mein (unser) Kreditinstitut bis zum Fälligkeitstag anzuweisen, Lastschriften nicht einzulösen.

Annex C – Labelling of the relevant direct debit procedure in the data record

Procedure	Labelling of the data record
Direct debit via collection authorisation	Purpose code ("Textschlüssel") "05" with amendment "000"
Direct debit via debit pre authorisation to bank	Purpose code ("Textschlüssel") "04" with amendment "000"
SEPA Core Direct Debit	"CORE" in the data element "Local instrument"- "Code"
SEPA B2B Direct Debit	"B2B" in the data element "Local instrument"- "Code"

Annex D – List of states and territories which currently belong to SEPA

Member states of the European Union	Belgium, Bulgaria, Denmark, Germany, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Austria, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, Czech Republic, Hungary, United Kingdom of Great Britain and Northern Ireland, Cyprus.
Further states	Iceland, Liechtenstein and Norway
Other states and territories	Aland Islands, French Guiana, Gibraltar, Guadeloupe, Martinique, Mayotte, Monaco, Reunion Island, Saint Barthélemy, St Martin (French part), Switzerland and Saint-Pierre and Miquelon.