General information on consumer payment services

Customer information
Status November 2019

With this information brochure we would like to inform our customers (who are defined as consumers in section 1(1) line 2 of the Consumer Protection Act) of the key facts relating to the payment services offered by Steiermärkische Bank und Sparkassen AG (hereinafter referred to as the credit institution). This information in no way replaces the contractual agreements that are required.

I. Die Steiermärkische Sparkasse

1. Information on the credit institution

Steiermärkische Bank und Sparkassen AG
(Steiermärkische Sparkasse),
Sparkassenplatz 4, A-8011 Graz

24h Service
Tel.: +43 (0)5 0100 - 20815
E-Mail: 24service@s-servicecenter.at
Central switchboard
Tel.: +43 (0)5 0100 - 36000
Fax: +43 (0)5 0100 9 - 36000
E-mail: info@steiermaerkische.at

Registration:
Headquartered Graz, FN 34274 d
Commercial Court of Graz
VAT number (UID):: ATU 28735900
DVR 30481
Swift Code/BIC: STSPAT2G
Bank sort code: 20815

Licence:
Licensed credit institution in accordance with section 1(1)
of the Austrian Banking Act

Supervisory body responsible:
Financial Market Authority (Bank regulation)
1090 Vienna, Otto-Wagner-Platz 5
http://www.fma.gv.at

Chamber of Commerce/professional association
Austrian Economic Chambers (WKÖ) (Banking section)
1045 Vienna, Wiedner Hauptstraße 63,
http://www.wko.at

2. Licence

The credit institution has been licensed to provide banking services by the Austrian Financial Market Authority, Otto-Wagner-Platz 5, 1090 Vienna; this also entitles the credit institution to provide payment services for its customers.

3. Legal regulations

The legal provisions that particularly apply here are from the: Payment Services Act (“ZaDiG”), the Austrian Banking Act (“BWG”), the Securities Supervision Act (“WAG”), the Consumer Payment Accounts Act (“VZKG”) and the Austrian Savings Bank Act (“SpG”), all as amended (http://www.ris.bka.gv.at).

II. Framework contracts for payment services and costs

1. General information

Prior to concluding a framework agreement (in particular, the current account agreement), the customer will receive this “General information on consumer payment services” brochure along with the text of the agreement itself and the terms and conditions that must be agreed along with it - in particular, the general terms and conditions of business, the terms and conditions for cards, the information on fees and charges, the glossary and the terms and conditions for using Internetbanking “George” (hereinafter referred to collectively as the “terms and conditions”), which the customer must agree to if s/he is interested in the credit institution’s payment services. The terms and conditions - if agreed between the credit institution and the customer - form a part of the framework agreements.

At any point while the framework agreements are in force the customer may request to receive again, free of charge, copies of this “General information on consumer payment services” brochure and the terms and conditions in paper form or on a durable data medium.
2. Changes to framework agreements and to conditions agreed as part of framework agreements

The credit institution will inform the customer of proposed changes to framework agreements, to conditions or to agreements made on individual payment services at the latest two months prior to them coming into force.

The customer has the option to object to the change right up to the time it is scheduled to come into force. At the time of sending out the notification of change, the credit institution will inform the customer of this and of the customer’s right to terminate the agreement without having to give notice and at no cost to the customer up until the point the change comes into force. The credit institution will also publish a comparison of the clauses affected by the change as well as the full version of the new terms and conditions on its website and will make the comparison available to the customer upon request.

3. Agreement term; termination

Framework agreements on payment services and the necessary agreements on individual payment services are concluded for an indefinite period of time. The customer can terminate the framework agreements and the agreements on individual payment services at any time, without the need to observe a notice period. The credit institution must give 2 months’ notice in the event of a regular termination. Termination with immediate effect of either the whole business relationship or a part of it is possible for both the customer and the credit institution in the event of there being good cause.

4. Charges and costs

The charges for the most typical payment services offered by the credit institution are shown in the information on fees and charges given to the customer prior to concluding a framework agreement (in particular, the current account agreement).

The terms and conditions attachments that are handed to the customer along with this “General information on consumer payment services” brochure and which form a part of the framework agreement (in particular, the current account agreement) show the agreed fees that will be charged by the credit institution for managing the account and providing payment services. The terms and conditions attachments also contain the charges for notifications of a refusal to process a payment order, for dealing with a revocation and for retrieving a payment transfer instruction which has been misdirected due to incorrect customer identifiers.

The credit institution may raise charges once a year and no higher than the rate of the consumer price index, provided that the customer agrees to this.

The credit institution will make available to the customer a breakdown of charges and interest applied (charges, interest charges and credited interest) for payment accounts on a quarterly basis and upon termination of the framework agreement. This report will be kept available for the customer at the credit institution in paper format.

5. Foreign currency transactions

If it is necessary to buy or sell a foreign currency as part of a payment service provided by the credit institution, the sale or purchase by the credit institution will be at an exchange rate in line with the market applying at the time of executing the instruction, which the credit institution will invoice its customers. The credit institution’s charges for the other charges invoiced in conjunction with the transaction can be found in the terms and conditions attachments.

6. Interest

The interest rates agreed in the framework agreement for current account credit and debit balances can be found in the terms and conditions attachments. Where an indexation clause ties an interest rate to a reference interest rate (the Euribor, for example), changes shall become effective without prior customer notification. The customer will be informed of any interest rate changes that have become effective by no later than the following calendar quarter.

III. Communicating with the credit institution

1. Language

If not otherwise explicitly agreed, the credit institution will use the German language for concluding agreements and communicating with its customers on the subject of payment services.

2. Communication options

In general, in addition to a face-to-face discussion during bank opening hours or at a pre-arranged time outside these opening hours, customers have the option to contact the credit institution by any of the means stated above in the section “Information on the credit institution”.

3. Legally binding communications and notifications

Communications and notifications from the credit institution sent by means of telecommunications are subject to written confirmation - unless otherwise agreed in writing or part of the credit institution’s usual practices. This does not apply to consumers.

The customer will receive any communications and information that the credit institution must notify or make available to the customer in paper form (especially in the form of account statements), unless the customer has agreed to receive them via download or electronically.
IV. Services offered by the credit institution in the area of payment transactions

1. General services offered

In the area of payment transactions, the credit institution offers the following services:

1.a. Services that facilitate cash payments into a payment account or cash withdrawals from a payment account; together with all the processes necessary for managing a payment account (payments in and out)

1.b. The execution of payment transactions, including the transfer of sums of money to a payment account at the user’s credit institution or at another credit institution:
   i. The execution of direct debits - one-off or repeating (direct debit transactions)
   ii. The carrying out of payment transactions by means of a debit card or similar instrument (payment card transactions)
   iii. The execution of payment transfers, including standing orders (payment transfer transactions)

2. Description of the principal features of the payment services listed above

2.a. Management of payment accounts (“current accounts”) and payments in and out

Payment accounts are accounts used for payment transactions and not for investment. When opening a payment account, the future account holder must provide evidence of his/her identity. Payment accounts are run on the basis of the account holder’s name or company’s name and a number. The persons who are to be authorised signatories or to be able to draw on a payment account must provide the credit institution with specimen signatures. The credit institution will allow written dispositions as part of the customer’s credit institution account arrangements on the basis of the signatures lodged with it.

Only the account holder is entitled to draw on/sign for an account. Only those persons whose rights of representation are prescribed by law or who have explicit written authorisation to draw on/sign for the account may represent the account holder; they must provide evidence of their identity and authorisation to draw on/sign for an account.

The account holder may designate other persons authorised signatories; the instruction must be explicit and in writing. Authorised signatories are only authorised to execute or cancel dispositions regarding the account.

Where cash is paid into a payment account, for an amount upwards of EUR 1,000 the person paying in must be authenticated. Cash may be withdrawn from a payment account by an authorised person (the account holder, authorised signatory, representative etc.) following authentication and verification of authorisation.

2.b. Execution of payment transactions

2.b.i. Direct debit transactions

With a direct debit, the customer authorises a creditor, the creditor’s credit institution or the customer’s own credit institution to debit the customer’s payment account.

The following procedures exist for executing direct debits:
   − SEPA direct debits
   − SEPA company direct debits (B2B)

In the SEPA direct debit process, the debtor issues a direct instruction (SEPA mandate) to the creditor to debit his/her account. The credit institution managing the debtor’s account is not involved in this process and only performs the posting.

In the SEPA company direct debit (B2B) process, the debtor - who must not be a consumer - authorises the credit institution managing the debtor’s account to allow creditors to whom a signed SEPA B2B mandate has been issued to debit the account.

2.b.ii. Execution of payment transactions by means of a debit card, credit card or Internetbanking

a. Debit card

With a debit card, the customer may use the card service after entering a personal code, also known as a PIN (personal identification number) code. The card service is a cash withdrawal and cashless payment system that is in use around the world, which makes it possible to withdraw cash and/or make cashless payments using the debit card at designated acceptance points. For low-value transactions it is also possible to use the card service at specifically indicated payment terminals without the need for inserting the card or entering the PIN code.

In particular, the cardholder is entitled
   − to withdraw cash up to an agreed limit at cash dispensers in Austria and abroad using the debit card and PIN code;
   − at cash dispensers in Austria using the debit card and PIN code, to pay in cash to the cardholder’s own account or a third-party account and carry out payment transfers from the account(s) to which the
debtor card is tied to the cardholder’s own account, a third-party account or a savings account;
- to make cashless payments up to an agreed limit for goods and services from companies in the retail and service sectors at tills and POS (points of sale) identified by the symbol on the debit card, using the debit card and PIN code. It may be necessary to sign for the transaction instead of entering the PIN code when abroad;
- at tills and POS displaying the “contactless” symbol shown on the debit card, to make contactless, cashless payments without having to insert the card in a terminal, sign for the transaction and without having to enter the PIN code - i.e. simply by holding the debit card up to the POS terminal - and pay for goods and services from partner companies in Austria and abroad up to a value of EUR 25 per transaction. For security reasons, the sum of the amounts that can be paid by way of successive contactless payments is limited to EUR 125. Once this limit has been reached, the cardholder must then make a payment or withdraw cash using the PIN code, so that further low-value contactless payments can be enabled;
- make cashless payments for goods and services from partner companies who offer them via the internet. The payment process is carried out by the cardholder by entering the 16-digit card number, the card’s expiration date and the 3-digit security code. For security reasons, authorisation using the Mastercard Identity Check may be required. To provide authorisation, a valid access to Internetbanking “George” using s Identity or cardTAN is required.

The cardholder can also use the debit card to prove to third parties that s/he is older than a given age limit which is relevant to that third party. The confirmation from the credit institution is obtained electronically by the cardholder presenting the debit card - either personally or using technical equipment - to the third party.

b. Credit cards

With a credit card, the cardholder is entitled, after entering his/her personal code - also known as a PIN (personal identification number) code - or providing his/her signature or presenting the card for contactless payment at a payment terminal, and up to an agreed purchase limit,
- to make cashless payments at tills and POS displaying the symbol shown on the credit card for goods and services from companies in the retail and service sectors (hereinafter referred to as “partner companies”) in Austria and abroad;
- and in the case of participating partner companies without the need to present the credit card or pay in cash, purchase their goods or services within the context of distance selling through a written or telephone order, if the partner company offers this. This also applies to legal transactions carried out on the internet or using a mobile end device (e-commerce, m-commerce); in the case of participating companies offering Verified by Visa / MasterCard SecureCode, the cardholder must register for the service to be able to make payments;
- to withdraw cash in Austria and abroad using the credit card and PIN code, where this is supported by the credit card system in question.

c. Internetbanking

The customer is able, by means of Internetbanking products,
- to enter into legal transactions by entering personalised security credentials and the chosen authorisation method;
- to authorise payment transfers and direct debits from payment accounts for which the customer is account holder or an authorised signatory, by entering personalised security credentials and the chosen authorisation method;
- to make account enquiries and create account statements.

2.b.iii. Payment transfers (also in the form of standing orders)

Payment transfer instructions take the form of a so-called SEPA payment transfer. The SEPA payment transfer is the standardized European transaction product for the domestic and cross-border transfer of euro amounts within the entire SEPA area (Single Euro Payments Area).

In order to issue a payment transfer instruction in favour of a payee whose account is held at a payment services provider in Austria and other countries of the European Economic Area (hereinafter referred to as the EEA), the customer must identify the payee by means of his/her IBAN (International Bank Account Number). For payment transfers in favour of a payee whose account is held at a payment services provider outside the EEA, the customer must identify the payee by means of his/her IBAN or his/her account number plus the BIC of the payee’s payment services provider, as well as the payee’s name.

The information on the IBAN and BIC, or account number plus name/credit institution sort code/BIC of the payee’s credit institution, make up the payee’s customer identifier, which is needed for executing the payment transfer instruction. If the customer adds other information about a payee within the EEA such as, in particular, the payee’s name, this does not form part of the customer identifier and is used solely for documentational purposes and is not taken into account by the credit institution when executing the payment transfer.

The purpose of the payment is similarly not taken into account by the credit institution. The acceptance of a payment transfer instruction by the credit institution does not of itself confer any rights on a third party with respect to the credit institution.
Payment transfer instructions can be issued by the customer in writing, with the debit card having entered the personal code or in Internetbanking by entering the personal identification and the authorisation method chosen. The credit institution is only obliged to execute a payment transfer if there are sufficient funds (credit balance, agreed overdraft) on the customer’s account.

V. Duty of care with payment instruments and blocking of payment instruments

1. Customer’s duty of care with payment instruments and personalised security data

1.a. Debit cards and credit cards
When a customer receives and uses a debit card or credit card as a payment instrument, s/he must take all reasonable steps to prevent unauthorised persons gaining knowledge of the personalised security credentials (in particular the PIN code) or gaining access to the payment instrument (a detailed description of the payment instruments and the personalised security features can be found in section IV, point 2.b.ii). It is also in the customer’s own interest to ensure the safekeeping of the payment instrument. It is not permitted to hand on the payment instrument to third parties. Personalised security credentials must be kept secret. They should not be noted on the payment instrument. The personalised security credentials may not be disclosed to anyone, including, in particular, relatives, the credit institution’s employees, other account holders or other cardholders. When entering the personalised security data, care should be taken that it is not seen by third parties.

1.b. Internetbanking
When a customer uses Internetbanking as a payment instrument, s/he must take all reasonable steps to prevent unauthorised persons gaining knowledge of the personalised security credentials (in particular the password, code, TAC, TAN, s Identity).

The payment initiation service provider and the account information service providers who are commissioned by the customer do not count as “unauthorised parties” within the meaning of this clause.

2. Blocking payment instruments

2.a. Blocking by the credit institution
The credit institution is entitled to block payment instruments that it has issued to the customer:

a) where this is justified by objective reasons connected to the security of the payment instrument;

b) where it is suspected that there has been unauthorised or fraudulent use of the payment instrument;

or

c) with payment instruments with a credit facility, where the risk of the payer being unable to meet payment obligations has significantly increased. The risk is said to have significantly increased if the customer has not met his payment obligations in respect of a payment instrument with an associated credit facility (overrun or overdraft) and

- meeting these payment obligations is jeopardised due to a deterioration in, or threat to, the financial circumstances of the customer or a co-debtor,

- or the customer has become insolvent or there is an imminent threat that s/he will do so.

The credit institution will inform the customer if an account is to be blocked and why; and if access through a account information service providers or a payment initiation service provider to a payment account of the customer is to be blocked and why, in the method of communication previously agreed with the customer. The customer will be informed beforehand, if at all possible; but at the latest immediately after the block has been applied.

The duty to inform does not apply if informing the customer of the block or the reasons for the block would violate a court or administrative order, or run contrary to Austrian or EU law or objective security considerations.

2.b. Block requested by the customer

As soon as s/he becomes aware that the payment instrument has been lost, stolen, misused or otherwise used without authorisation, the customer must inform Erste Bank or the Savings Bank of the account-managing party without undue delay using the dedicated card blocking hotline or Internetbanking.

VI. Authorisation and execution of payment orders

1. Authorisation, cancellation and rejection of payment orders

A payment order is only deemed by the credit institution to have been authorised when the customer approves the payment transaction in question in the form agreed on for this purpose and using an agreed payment instrument. Court or administrative orders may take the place of this approval process.

The customer may revoke his/her approval up until the point that

− the payment order has been logged by the credit institution, or,
in the case of a performance date being agreed in the future, prior to the end of the working day preceding the agreed date.

The customer may demand that the credit institution refunds an amount debited from his/her account due to a SEPA direct debit mandate issued by him/her within eight weeks of the point in time in which the account was debited. The credit institution must fulfil the customer’s demand within ten working days and reverse the debiting of his/her account by the amount debited, with the value date set as the date on which the account was originally debited. This right does not apply in the case of SEPA company direct debits.

If the debiting of the account as a result of a SEPA direct debit or a SEPA company direct debit had not been authorised by the customer, a customer who is also a consumer can demand the debited amount be refunded within thirteen months of the debiting; and a customer who is a business within three months of the debiting. The deadline period will in both cases only be triggered if the credit institution had made available to the customer the information in line 38(9) of the general terms and conditions of business.

SEPA direct debits and SEPA company direct debits (B2B) may be revoked by the customer up to the end of the working day prior to the day of debiting.

The credit institution may only refuse to carry out an authorised payment order if

– it does not fulfil all the prerequisites set down in the current account agreement and the terms and conditions (in particular, if necessary information is missing or there are insufficient account funds taking the credit balance and any unused credit facility into account), or
– carrying out the instruction would violate EU or domestic law or a court or administrative order, or
– there is a justifiable suspicion that carrying out the instruction would constitute a criminal act.

If the credit institution refuses to carry out a payment order, it will inform the customer of its refusal by the method agreed as quickly as possible; and certainly within the deadline periods set down in lines 39(3) and (4) of the general terms and conditions of business.

2. Date/time of receipt of payment orders

A payment order is deemed to have been received on the same day of issuing it if the instruction is received by the credit institution up until the times shown in the listing below (must be a banking day). If the instruction is not received on a banking day or by the times shown below, then it is counted as having been received on the following banking day.

<table>
<thead>
<tr>
<th>Instruction method used</th>
<th>Must be received by (at the latest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper-based instruction for payments within Austria, the EEA, San Marino, Jersey, Guernsey, Isle of Man, Monaco and Switzerland in EUR</td>
<td>23.55 hours</td>
</tr>
<tr>
<td>Electronic instruction (Internetbanking) for payments within Austria, the EEA, San Marino, Jersey, Guernsey, Isle of Man, Monaco and Switzerland in EUR</td>
<td>19.00 hours</td>
</tr>
<tr>
<td>Other payment transaction abroad, paper-based instruction, conversion to foreign currency required</td>
<td>23:55 hours</td>
</tr>
<tr>
<td>Other payment transaction abroad, paper-based instruction, no conversion required</td>
<td>23:55 hours</td>
</tr>
<tr>
<td>Other payment transaction abroad, electronic instruction (Internetbanking), conversion to foreign currency required</td>
<td>11.30 hours</td>
</tr>
<tr>
<td>Other payment transaction abroad, electronic instruction (Internetbanking), no conversion required</td>
<td>14:45 hours</td>
</tr>
<tr>
<td>electronic submission of direct debits (Internetbanking)</td>
<td>19.00 hours</td>
</tr>
</tbody>
</table>

The credit institution’s banking days are Monday to Friday excluding public holidays, 24 December and Good Friday.

3. Time taken to execute payment orders

The credit institution will ensure, following receipt of an instruction, that the amount involved in the payment transaction reaches the payment services provider of the payee at the end of the following banking day at the latest (for paper-based instructions at the end of the second working day following receipt of the instruction).

The above applies to the following payment transactions:

- Euro-denomination payment transactions within the EEA
- Euro-denomination payment transactions to an account in a non-euro currency country that belongs to the EEA and where the currency conversion will take place.

Payment transactions within the EEA that are not made out in Euros but in a different EEA-member currency, will take up to 4 working days (maximum) to execute.

For payment orders crediting payee accounts managed by credit institutions outside the EEA or for payment orders in currencies other than the Euro or in an EEA-member currency, the credit institution is obliged to ensure the processing of the instruction is completed as quickly as possible and, to this end and if not otherwise specified by the customer, to use the services of other suitable credit institutions.
4. Liability of the credit institution for non-execution, incorrect or delayed execution of payment orders

The credit institution bears responsibility towards its customers for the proper and timely execution of payment transactions in Euros or an EEA-member currency to a payee account held in an EEA country, right up to the receipt of the payment amount by the payee’s credit institution.

Once the payment amount has been received by the payee’s credit institution, this credit institution is liable to the payee for the proper processing of the payment transaction.

If a payment order has been issued by or through the payee, his/her credit institution is liable to the payee for the correct relaying of the payment order to the payer’s credit institution and for the processing of the payment transaction with regards to value date and availability, in accordance with its obligations.

5. Information on individual payment transactions

The credit institution will, immediately after executing a payment transaction, inform the customer using the communication method agreed for this purpose the information below. Depending on what was agreed, the information will be available for collection from the branch or for downloading/printing off from the Internetbanking service or the account statement printer, or will be sent by post.

- A reference that makes it possible to identify the payment transaction in question, along with information about the payee where appropriate
- The amount in question in the currency that will debited from the currency’s payment account, or in the currency used in the payment order
- Where appropriate, the exchange rate applied to the payment transaction
- The value date for debiting or the date of receiving the payment order

Furthermore, the credit institution will make available to the customer upon request and by the same method, a listing of the charges incurred in the previous month for processing payment transactions or the interest charges to be paid by the customer.

This information will be made available to the customer both as the issuer of an instruction and as the payee of a payment.

VII. Liability and reimbursement obligations in conjunction with payment orders

1. Payment transactions not authorised by the customer

1.a. Refunding the debit to the account

If a payment order to debit a customer’s account has been executed without the customer’s authorisation, the credit institution will immediately revert the customer’s account to the position it would have been in had the unauthorised payment not gone through, i.e. in particular, by reversing the debit to the account with the value date set to the date of the debit. To ensure this correction is made, the customer must inform the credit institution without delay if s/he establishes an unauthorised payment transaction has been executed. The right of the customer to do this ends thirteen months from the day of the debit at the latest. Independently of the customer’s right to correction, other claims - based on other legal foundations - against the credit institution are possible in individual cases.

1.b. Liability of the customer

If the payment transactions that were not authorised by the customer derive from the use of a lost or stolen payment instrument or on the misuse of a payment instrument, the customer is obliged to compensate the credit institution for the whole of the losses incurred if the customer

i. brought about the loss with intent to defraud or
ii. through intentional or grossly negligent violation of his/her obligations in respect of the payment instrument and the personalised security data.

If the customer has demonstrated only slight negligence with regard to these obligations, the customer’s liability is capped at EUR 50 for the losses incurred.

The customer is not liable:

- if the loss, theft or use with intent to defraud of the payment instrument was not apparent to the customer or the loss of the payment instrument was brought about by actions attributable to the credit institution or by the credit institution’s failure to act.
- for payment transactions initiated through a specific payment instrument after the customer had instructed the credit institution to put a block on this same payment instrument, unless the customer acted with intent to defraud.
- for payment transactions for which the customer was unable to notify the loss, theft or misuse of the payment instrument for reasons attributable to the credit institution, unless the customer acted with intent to defraud.
- for unauthorised payment transactions for which the credit institution failed to request any strong customer authentication, unless the customer acted with intent to defraud.
If the customer brought about the loss neither with the intent to defraud nor through intentional violation of an obligation, consideration shall be given particularly to the type of personal security data and the specific circumstances under which the loss, theft of misuse of the payment instrument took place whenever liability is to be shared between the customer and the credit institution.

2. Reimbursement of an authorised payment transaction triggered by the payee

The customer may demand that the credit institution refunds an amount debited from his/her account due to a SEPA direct debit mandate issued by him/her within eight weeks of the point in time in which the account was debited. The credit institution must fulfil the customer’s demand within ten working days and reverse the debiting of his/her account by the amount debited, with the value date set as the date on which the account was originally debited.

This right does not apply in the case of SEPA company direct debits.

VIII. Complaints procedure

The credit institution is continuously striving give the customer optimal service and to engage with their concerns, wishes and needs in every aspect of banking transactions.

Should the customer, nevertheless, have grounds for complaint, the credit institution will immediately investigate the complaint. To this end, customers should either contact their customer advisor or - if not satisfactory result can be obtained this way - to the credit institution’s senior management team or the credit institution’s ombudsman.

The customer may also address his/her complaint to the Joint Resolution Board of the Austrian banking industry, at Wiedner Hauptstraße 63, 1045 Vienna. The customer may also draw in the Financial Market Authority, Otto-Wagner-Platz 5, 1090 Vienna.

The regular courts, applying Austrian law, are responsible for ruling on disputes in conjunction with account management or payment services. The general jurisdiction arrangements for the credit institution are supplied at the head of this document, in the section “Information on the credit institution”.