

Price and Service List

As of 01.06.2022

1. Basics

Penta offers own services ("**Penta Services**") to the customer. Penta bills the customer for Penta Services in its own name and on its own account. Within the scope of Penta Services, Penta also offers the customer access to services which are provided by partners. These include in particular financial and banking services. When using these services, Penta will bill the customer for the settlement of such services in its own name and on its own account as part of its own services. Unless otherwise expressly indicated on the invoice, Penta bills in its own name and on its own account.

The Penta price model consists of two components, a fee-based pricing plan including fixed defined services and the prices for various Additional Services (as defined below). The pricing plans differ in terms of prices and the scope of services. The customer selects one of the available pricing plans and pays a corresponding monthly fee. The processing for various services is included in each pricing plan. The processing of any services outside the respective plan ("Additional Services") is billed separately and in addition to the monthly fee. The final price thus results from a fixed monthly plan fee and a variable part for the respective additional services.

2. Monthly Pricing Plans

During the registration process in order to use the Penta Services, the customer chooses one of the offered pricing plans for the monthly fee. For this monthly fee, the customer can take advantage of the benefits listed in the respective pricing plan. The following pricing plans are currently available.

General Services

- **Current account with German IBAN**
- **Mobile App (iOS & Android)**
- **User specific notifications**
- **Roles and Permissions management**
- **Penta Rewards offering**

Our Plans

Starter

9 €

/mo + VAT

Account Management & Settlement Services

- Unlimited transaction history
- **100** outgoing SEPA payments included
- **2** ATM withdrawals included
- **1** sub-account included
- International payments (outside SEPA)
- Prepared payments
- Standing orders and timed orders
- Batch payments
- Direct debits (incoming)

Team and Expense Management

- **2** users included
- **2** business debit cards included
- Individual card spending limits
- Custom card management
- Receipt and invoice management
- Custom transaction notes
- Team cards for employees

Accounting

- Custom transaction categories CSV export
- MT940 export
- Access to accounting integrations
- Accountant/tax advisor access

Other Services

- Access to Financing Solutions through the Penta Platform

Comfort

19 €

/mo + VAT

Account Management & Settlement Services

- Unlimited transaction history
- **300** outgoing SEPA payments included
- **3** ATM withdrawals included
- **4** sub-accounts included
- International payments (outside SEPA)
- Prepared payments
- Standing orders and und timed orders
- Batch payments
- Direct debits (incoming)
- Premium customer support
- Key account manager

Team and Expense Management

- **5** users included
- **5** business debit cards included
- Individual card spending limits
- Custom card management
- Receipt and invoice management
- Custom transaction notes
- Team cards for employees

Accounting

- Custom transaction categories CSV export
- MT940 export
- Accounting integrations
- Accountant/tax advisor access
- **Send attachments to DATEV**

Other Services

- Access to Financing Solutions through the PENTA Platform
- **Point of sale banking (POS)**

Enterprise

49 €

/mo + VAT

Account Management & Settlement Services

- Unlimited transaction history
- **600** outgoing SEPA payments included
- **9** ATM withdrawals included
- **6** sub-accounts included
- International payments (outside SEPA)
- Prepared payments
- Standing orders and und timed orders
- Batch payments
- Direct debits (incoming)
- Premium customer support
- Key account manager

Team and Expense Management

- **15** users included
- **15** business debit cards included
- Individual card spending limits
- Custom card management
- Receipt and invoice management
- Custom transaction notes
- Team cards for employees

Accounting

- Custom transaction categories CSV export
- MT940 export
- Accounting integrations
- Accountant/tax advisor access
- **Send attachments to DATEV**

Other Services

- Access to Financing Solutions through the PENTA Platform
- **Point of sale banking (POS)**

The **Enterprise Plan** costs 49.00 EUR per month. When using the Penta Services of the Enterprise Plan, the customer can make 600 outgoing SEPA transactions, 9 ATM withdrawals (domestic and abroad), open 6 sub-accounts, register 15 online banking users and receive 15 Penta Team Cards (debit cards in the form of a VISA card) as part of Penta Expense Management. The Penta Services of the Enterprise Plan also offer a connection to an international payment service provider (Currencycloud), which allows foreign currency transactions and payments to be made outside of the SEPA region. For this purpose, 0.3% of the respective currency exchange volume is due plus a processing fee for foreign currency payments, which can be seen in the table below. Further integrations or technical services, which are included in the Penta Services of the Enterprise Plan, can be found in the detailed overview above.

The **Comfort Plan** costs 19.00 EUR per month. When using the Penta Services of the Comfort Plan, the customer can make 300 outgoing SEPA transactions, 3 ATM withdrawals (domestic and abroad), open 4 sub-accounts, register 5 online banking users and receive 5 Penta Team Cards (debit cards in the form of a VISA card) as part of Penta Expense Management. The Penta Services of the Comfort Plan also offer a connection to an international payment service provider (Currencycloud), which allows foreign currency transactions and payments to be made outside of the SEPA region. For this purpose, 0.5% of the respective currency exchange volume is due plus a processing fee for foreign currency payments, which can be seen in the table below. Further integrations or technical services, which are included in the Penta Services of the Comfort Plan, can be found in the detailed overview above.

The **Starter Plan** costs 9.00 EUR per month. When using the Penta Services of the Starter Plan, the customer can make 100 outgoing SEPA transactions, 2 ATM withdrawals (domestic and abroad), open 1 sub-account, register 2 online banking users and receive 2 Penta Team Cards (debit cards in the form of a VISA card) as part of Penta Expense Management. The Penta Services of the Starter Plan also offer a connection to an international payment service provider (Currencycloud), which allows foreign currency transactions and payments to be made outside of the SEPA region. For this purpose, 1.0% of the respective currency exchange volume is due plus a processing fee for foreign currency payments, which can be seen in the table below. Further integrations and technical services included in the Penta Services of the Starter Plan can be found in the detailed overview above.

The **Basic Plan** is no longer continued.

3. Fee Schedule for Additional Services

The following Additional Services are Penta Services in the form of accessibility and technical processing. These Additional Services are not included in the respective pricing plans and are added to the monthly fees according to the specific customer demand and usage. Except for dunning fees, all prices are subject to any statutory value added tax.

Account Management and Transactions

Processing fee for incoming SEPA transactions	free
Processing fee for outgoing SEPA transactions (above the contingent of the respective pricing plan)	0.20 EUR
Processing fee for direct debits (per incoming direct debit)	free
Processing fee for customer direct debits (per collected direct debit)	0.30 EUR
Processing fee for returned direct debits (per returned direct debit)	3.00 EUR
Additional users for the Penta account (above the contingent of the respective pricing plan)	2.00 EUR
Additional sub-accounts with own IBAN (above the contingent of the respective pricing plan)	4.00 EUR
Dunning fee per reminder For example, in cases of insufficient funds for the monthly plan fees.	5.00 EUR

Card Services

Additional Penta Team Cards (debit cards - above the contingent of the respective pricing plan)	2.00 EUR
Processing fee for card payments in local currency (EUR)	free
Processing fee for card payments in foreign currency (non-EUR) – Starter Plan Within and outside the EU.	1.00% of the transaction volume
Processing fee for card payments in foreign currency (non-EUR) – Comfort Plan Within and outside the EU.	0.50 % of the transaction volume
Processing fee for card payments in foreign currency (non-EUR) – Enterprise Plan Within and outside the EU.	0.30 % of the transaction volume

Cash Withdrawals

Processing fee for ATM withdrawals (above the contingent of the respective pricing plan)	2.50 EUR
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Currency Conversions*

Processing fee for currency exchange via Currencycloud – Starter Plan	1.00% of the exchange volume
Processing fee for currency exchange via Currencycloud – Comfort Plan	0.50% of the exchange volume
Processing fee for currency exchange via Currencycloud – Enterprise Plan	0.30% of the exchange volume

International Payments - Local Processing Fees (via Currencycloud)*

Local payment fees are available for the following currencies: GBP, EUR, USD, CAD, NOK, DKK, SEK, PLN, CZK, HUF, AUD, PHP, SGD, HKD, INR, IDR, MYR	3.50 EUR
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International Payments - SWIFT Processing Fees (via Currencycloud)*

<p><u>This charge applies to payments sent to any country worldwide via the SWIFT network where the payment type is SHA (Charges Shared). Please note that destination countries for SWIFT SHA include EEA countries:</u></p> <p>Austria, Belgium, Bulgaria, Cyprus, Croatia, Czech Republic, Denmark (excl. the Faroe Islands), Estonia, Finland (incl. the Aland Islands), France (incl. Martinique, Guadeloupe, French Guiana and Reunion, and excl. St Pierre et Miquelon, Mayotte, New Caledonia and Dependencies, French Polynesia, French Southern and Antarctic Territories, and the Wallis and Futuna Islands), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands (excl. Aruba and the Netherlands Antilles), Norway, Poland, Portugal (incl. Azores and Madeira), Romania, Slovakia, Slovenia, Spain (incl. the Canary Islands, Ceuta and Melilla), Sweden, United Kingdom (incl. Gibraltar and excl. the Isle of Man, Guernsey, Jersey, Anguilla, Cayman Islands, Falkland Islands, South Georgia and the South Sandwich Islands, Montserrat, Pitcairn, Saint Helena and Dependencies, British Antarctic Territory, British Indian Ocean Territory, Turks and Caicos Islands, and the British Virgin Islands).</p>	15.00 EUR
<p><u>This charge also applies to payments sent via the SWIFT network where the payment type is OUR (Charges Ours) and the beneficiary's country is one of the following:</u></p> <p>Andorra, Albania, Aruba, Australia, Bangladesh, Barbados, Belize, Benin, Bermuda, Brunei Darussalam, Cameroon, Canada, Cayman Islands, Cook Islands, Curacao, Dominica, Dominican Republic, Egypt, Fiji, Gambia, Gibraltar, Guadeloupe, Guatemala, Guernsey, Honduras, Hong Kong, India, Isle of Man, Israel, Jersey, Kenya, Republic of Korea (South Korea), Kuwait, Macao, Madagascar, Malaysia, Mauritius, Monaco, Morocco, Oman, Pakistan, Panama, Papua New Guinea, Philippines, Qatar, Reunion, Saint Lucia, Saint Vincent and the Grenadines, Saudi Arabia, Senegal, Seychelles, Solomon Islands, Sri Lanka, Switzerland, Taiwan, Thailand, Togo, Trinidad and Tobago, Tunisia, United Arab Emirates, United States, Vanuatu, British Virgin Islands, Zambia.</p>	15.00 EUR

This charge applies to payments sent via the SWIFT network where the beneficiary's country is one of the following:

Anguilla, Angola, Argentina, Armenia, Azerbaijan, Bahamas, Bahrain, Belarus, Bhutan, Bolivia, Bonaire, Saint Eustatius and Saba, Bosnia and Herzegovina, Botswana, Brazil, Burkina Faso, Burundi, Cabo Verde, Cambodia, Chad, Chile, China, Colombia, Congo, Djibouti, Ecuador, El Salvador, Equatorial Guinea, Ethiopia, French Polynesia, Gabon, Georgia, Ghana, Greenland, Grenada, Guyana, Haiti, Indonesia, Japan, Jordan, Kazakhstan, Kiribati, Kyrgyzstan, Lao People's Democratic Republic, Lebanon, Lesotho, Macedonia, Malawi, Maldives, Mali, Mexico, Moldova, Mongolia, Montenegro, Montserrat, Mozambique, Namibia, Nepal, New Caledonia, New Zealand, Nicaragua, Niger, Nigeria, Paraguay, Peru, Puerto Rico, Russian Federation, Rwanda, Saint Kitts and Nevis, Serbia, Sierra Leone, Singapore, Sint Maarten, South Africa, Suriname, Swaziland, Tanzania, Timor-Leste, Turkmenistan, Turkey, Turks and Caicos Islands, Uganda, Ukraine, Uruguay, Uzbekistan, Vatican City, Venezuela, Vietnam.

30.00 EUR

** Currencycloud is entitled to collect the above-marked fees (net) from the customer on Penta's account. Penta will disclose these fees in the invoice to the customer subject to any statutory value added tax and will deduct any fees paid, if already collected by Currencycloud, from the outstanding amount payable.*

4. Terms of Amendment and Billing

Penta Services are billed monthly. The billing is usually done in the first week of the following month. Penta collects the outstanding amounts directly from the customer's account via direct debit, after prior notice. The customer has to ensure that the account is sufficiently funded for this purpose.

The monthly plan fee is calculated on a daily basis, i.e. if a certain pricing plan is selected over the course of a month, only the actual prorated fees shall be invoiced.

Upgrades (upgrades of a pricing plan to a higher priced plan) and the associated activation of additional functions or services take effect immediately. Billing is done on a daily basis so that the customer is charged only for the days the respective higher priced plan was effectively used.

Downgrades (downgrades of a pricing plan to a lower priced plan) and the associated cancellation of additional functions or services take effect from the beginning of the following month onwards. The new pricing plan is therefore active and valid from the following month. It is essential that all functions and additional services that are no longer included in the new pricing plan are fully canceled, otherwise the downgrade cannot be carried out successfully.

Upgrades or downgrades require the customer to accept the current terms and conditions as well as the current prices and services list. A change of a pricing plan can only be made into a pricing plan offered at the time of the change. The customer has no right to demand the continuation of (other) previous pricing plans (e.g. plans that existed at the time of the selection of the plan).