

GENERAL TERMS AND CONDITIONS

General Terms and Conditions for Payment Services (GTC-PS)

Version 2026.1 · effective from September 2026

English convenience translation of the "Allgemeine Geschäftsbedingungen für Zahlungsdienste (AGB-Z)". In the event of any discrepancy, the German version shall prevail.

I GENERAL

1 Subject matter of the contract

- 1.1 InternetQ GmbH ("IQ") is a payment service provider authorised by the German Federal Financial Supervisory Authority (BaFin) to provide the acquiring of payment transactions (acceptance and settlement) and money remittance services. The subject matter of this contract (hereinafter the "Contract") is the provision of payment services by IQ to the Customer in accordance with the provisions of this Contract.
- 1.2 The Customer is a business that sells goods and/or services. In entering into and performing the Contract, the Customer acts exclusively in the exercise of its commercial or independent professional activity.

2 Contractual basis

- 2.1 IQ provides payment services in accordance with these General Terms and Conditions for Payment Services ("GTC-PS"). In addition to the GTC-PS, the applicable Rate Sheet and the contract form (Master Contract) for the provision of payment services by IQ form part of the Contract.
- 2.2 In the event of any inconsistency, the following order of precedence applies (starting with the highest-ranking document):
- 2.3 Any deviating terms and conditions of the Customer shall not form part of the Contract; they shall not apply even if IQ has not expressly objected to them in an individual case.

- 2.4 Both parties shall comply with the statutory requirements applicable to them, in particular all data protection provisions. In addition, IQ shall in particular comply with the statutory requirements for the individual supplementary agreements - Rate Sheet - Master Contract - GTC-PS - provision of payment services and for the prevention of money laundering and terrorist financing ("AML") under the relevant European and national provisions. The Customer undertakes to comply with the legal requirements applicable to it and its business activities, in particular consumer protection provisions, and – unless it holds the corresponding authorisation – not to provide payment services.
- 2.5 The Customer shall not misuse IQ's payment services for money laundering or terrorist financing. The Customer shall not process via IQ any payments where it suspects, or ought to suspect, misuse for money laundering or terrorist financing ("suspicious payments"). The Customer shall notify IQ without undue delay of any suspicious payments that have already been processed via IQ. The Customer shall at all times fully comply with its duties to cooperate with IQ in preventing money laundering and terrorist financing (see also Clause 9).
- 2.6 IQ is entitled to use third parties as vicarious agents (Erfüllungsgehilfen) in providing the contractual services.

3 Conclusion and amendment of the Contract

- 3.1 A contract is concluded by an order from the Customer (offer) and an order confirmation from IQ (acceptance). This takes place by signing the Master Contract. The Customer is bound by its order vis-à-vis IQ for two weeks. IQ is free to accept or decline orders.
- 3.2 IQ may also accept an order by providing the payment service ordered, provided that this clearly indicates IQ's intention to declare acceptance.
- 3.3 IQ is entitled, even before the Contract is concluded, to check the Customer's creditworthiness and to transmit the necessary data to credit reference agencies or credit insurance companies for this purpose.

II THE PAYMENT SERVICES

4 Collection and settlement of direct debit amounts

- 4.1 IQ enables the Customer to receive payments from its customers (hereinafter "End Customers") for the purchase of goods and/or services from the Customer by means of SEPA Core Direct Debit.

- 4.2 For each payment amount to be collected by IQ, the Customer shall transmit the following data (hereinafter "Direct Debit Data") to IQ via the agreed transmission channel: first name and surname or company name, and address of the End Customer - amount of the payment to be collected from the End Customer - payment reference (e.g. invoice date and invoice number) - IBAN of the End Customer's payment account -
- 4.3 The Customer shall obtain from End Customers valid SEPA direct debit mandates naming IQ as creditor, using a form provided by IQ. Upon request, the Customer shall send IQ the original SEPA direct debit mandates granted by End Customers without undue delay.
- 4.4 The Customer shall inform IQ without undue delay if an End Customer has declared to the Customer the revocation of a SEPA direct debit mandate issued in favour of IQ. In this case, IQ shall no longer submit any direct debits on the basis of the relevant SEPA direct debit mandate.
- 4.5 If the Customer does not transmit any direct debit to IQ under a SEPA direct debit mandate for a period of 36 months (calculated from the due date of the last direct debit presented), the Customer shall refrain from transmitting direct debits after that point and shall obtain a new SEPA direct debit mandate from the End Customer concerned if it wishes to collect direct debits from that End Customer again in the future.
- 4.6 The Customer shall notify the payer of the SEPA Core Direct Debit collection no later than 14 calendar days before the due date of the first SEPA Core Direct Debit payment (e.g. by issuing an invoice). The Customer and the End Customer may also agree on a different period. In the case of recurring direct debits of the same amount, it is sufficient to inform the End Customer once before the first collection and to state the due dates.
- 4.7 The Customer, as payee, shall retain the SEPA direct debit mandates granted by the payers – including any amendments – in the form prescribed by law. After a SEPA direct debit mandate has expired, it must be retained for at least a further 14 months, calculated from the submission date of the last direct debit collected.
- 4.8 IQ shall submit the Direct Debit Data transmitted to it to its account-holding bank and shall receive the funds paid by End Customers on a Segregated Account (see Clause 14).
- 4.9 IQ shall make the payment amounts resulting from the submitted direct debits (less any security retentions, returned direct debit amounts, fees and dispositions) available to the Customer without undue delay after they have been received in IQ's account. IQ shall pay out the payment amounts received for the Customer in euros

to the Customer's reference account registered with IQ after expiry of the payout interval specified in the Rate Sheet. Payout of the payment amounts is subject to the direct debits submitted on the Customer's behalf being honoured.

- 4.10 If direct debits are not honoured or are charged back to IQ's account (e.g. because an End Customer revokes the direct debit), IQ shall be entitled to claim from the Customer reimbursement of the unpaid or charged-back direct debit amounts (hereinafter "Returned Debit Amounts") and of any other costs incurred by IQ as a result of the non-payment and chargeback of the direct debit concerned (e.g. fees charged by the End Customer's bank) (hereinafter "Chargeback Costs"). IQ may deduct the Returned Debit Amounts and Chargeback Costs to be reimbursed by the Customer from the amounts to be paid out to the Customer under Clauses 4.9 and 5.5.

5 Receipt and settlement of credit transfer amounts

- 5.1 IQ enables the Customer to receive payments from its End Customers for the purchase of goods and/or services from the Customer by means of SEPA Credit Transfer.
- 5.2 For each credit transfer amount to be received by IQ, the Customer shall transmit the following data (hereinafter "Credit Transfer Data") to IQ via the agreed transmission channel:
- 5.3 The Customer shall instruct any End Customer who wishes to use the "SEPA Credit Transfer" payment method to transfer the amount owed to the Segregated Account with the IBAN notified to the Customer by IQ, stating the payment reference that the Customer has notified to IQ under Clause 5.2.
- 5.4 IQ shall receive payment amounts from End Customers' SEPA Credit Transfers on a Segregated Account (see Clause 14).
- 5.5 IQ shall make the payment amounts resulting from incoming SEPA Credit Transfers from End Customers (less any security retentions, fees and dispositions) available to the Customer without undue delay after they have been received in IQ's Segregated Account. IQ shall pay out the payment amounts received for the Customer in euros to the Customer's reference account registered with IQ after expiry of the payout interval specified in the Rate Sheet.
- 5.6 If, for whatever reason, IQ has to return credit transfer amounts received to the End Customer's bank, IQ shall be entitled to claim from the Customer reimbursement of the returned credit transfer amounts (hereinafter "Returned Transfer Amounts") and of any other costs incurred by IQ as a result of returning the credit transfer amount concerned (e.g. fees charged by the End Customer's bank) (hereinafter "Return

Transfer Costs"). IQ may deduct the Returned Transfer Amounts and Return Transfer Costs to be reimbursed by the Customer from the amounts to be paid out to the Customer under Clauses

4.9 and 5.5.

6 Processing of refund orders by SEPA Credit Transfer

- 6.1 The Customer may also instruct IQ to transfer, by SEPA Credit Transfer to a payment account of the End Customer concerned, payment amounts that the Customer wishes to refund to an End Customer (e.g. because the End Customer has withdrawn from the purchase contract concluded with the Customer) (hereinafter "Refund Order").
- 6.2 The Customer shall place the Refund Order with IQ via its merchant access and shall provide the following data (hereinafter "Refund Data"): first name and surname or company name of the Customer - amount of the payment to be transferred by the End Customer - payment reference (e.g. invoice date and invoice number) - first name and surname or company name of the Customer - amount of the payment to be transferred - payment reference (e.g. invoice date and invoice number) -
- 6.3 The Refund Order becomes effective when it is received by IQ. Receipt takes place when the Refund Order arrives on the server of the IQ platform. If the time of receipt under the preceding sentence is not a business day of IQ, the Refund Order shall be deemed received only on the following business day of IQ. If the Refund Order is received after the cut-off time specified in the contract for the provision of payment services, it shall be deemed received on the following business day of IQ for the purpose of determining the execution period (see Clause 6.8).
- 6.4 Until the Refund Order has been received by IQ, the Customer may revoke it by declaration to IQ via the agreed transmission channel. Once the Refund Order has been received, it can no longer be revoked.
- 6.5 IQ shall execute the Customer's Refund Order if (i) the Refund Data are complete and (ii) (a) the Customer has transferred an amount sufficient to execute the Refund Order to IQ's Segregated Account, or (b) a sufficient payment amount not yet paid out under Clauses 4.9 or 5.5 is held in IQ's Segregated Account (hereinafter "Execution Conditions"). Optionally, IQ may at its own discretion set the amount off against acquiring amounts collected but not yet paid out.
- 6.6 If the Execution Conditions are not met, IQ may refuse to execute the Refund Order. IQ shall inform the Customer of this without undue delay via the agreed transmission channel or to the e-mail address specified in the Master Contract.
- 6.7 The Customer shall inform IQ of any unauthorised or incorrectly executed Refund Order without undue delay after discovering it.

- 6.8 IQ shall ensure that the payment amount is received by the End Customer's payment service provider at the latest by the end of the business day of IQ following the time of receipt of the Refund Order. The execution period begins at the time the Refund Order is received by IQ.

7 Limits and security retention

- 7.1 The parties agree on the limits set out in the Rate Sheet for the payment transactions to be processed.
- 7.2 Provisions on a security retention are contained in the Rate Sheet.

III CUSTOMER'S DUTIES TO COOPERATE

8 Customer's obligations

- 8.1 The Customer shall provide IQ, at its own expense, completely, correctly and without undue delay, with all information and documents that IQ considers necessary for the performance of the Contract, both on conclusion of the Contract and throughout its term. IBAN of the End Customer's payment account -
- 8.2 In addition, the Customer shall notify IQ in text form and without undue delay of any changes relating to the information or documents it has provided to IQ. This duty of notification covers in particular:
- 8.3 Upon request, the Customer shall provide IQ without undue delay with information and documents on its financial circumstances and those of its affiliated companies. The Customer shall also inform IQ without undue delay of any material deterioration in its financial circumstances.
- 8.4 If the Customer conducts business that requires official authorisation under applicable law, it shall provide IQ with evidence, without undue delay from the commencement of the authorised business, that such authorisation has been granted. The Customer shall inform IQ without undue delay if any such authorisation changes or ends for whatever reason.
- 8.5 The Customer is obliged to keep the access credentials for the agreed transmission channel confidential.
- 8.6 The Customer shall notify IQ in text form, without undue delay after discovery, of any disruptions, defects and damage relating to the services to be provided by IQ and of any assertion of rights by third parties.

- 8.7 The Customer shall check the statements and other communications issued by IQ for accuracy and completeness without undue delay and shall raise any objections without undue delay.
- 8.8 The Customer is obliged to inform its End Customers about the processing of their personal data by IQ under this Contract in accordance with Regulation (EU) 2016/679 of 27 April 2016 (General Data Protection Regulation), e.g. in its online shop or its tablet/smartphone app. IQ shall provide the Customer with the information required to fulfil this duty to inform.

9 Customer's anti-money laundering obligations

- 9.1 The Customer shall provide IQ with the information and documents required for its identification under the German Anti-Money Laundering Act (Geldwäschegesetz, "GwG"), including the information changes to the Customer's master data (in particular its name / company name, address, website, legal form, VAT identification number and bank details), changes to the Customer's contact details (in particular its e-mail addresses and telephone numbers), - changes to the interface or transmission channel, - the expiry or amendment of any power of representation (in particular any power of attorney) granted or notified to IQ, and changes to the members of the representative body or the names of the legal representatives, changes to the Customer's business purpose, - changes to the range of goods, products or services offered by the Customer, - the sale or lease of the Customer's business, any other change of ownership, or the discontinuation of the business under Clause 9.2. The Customer shall notify IQ without undue delay of any changes to this information arising in the course of the business relationship.
- 9.2 The Customer shall disclose to IQ the beneficial owners of its business. It shall further disclose whether it intends to establish, continue or conduct the business relationship on behalf of a beneficial owner. With this disclosure, the Customer shall provide IQ with evidence of the identity of the beneficial owner.
- 9.3 The Customer shall inform IQ of any changes to the information it has provided to IQ under Clauses
- 9.1 and 9.2. Clause 8.2 remains unaffected.

IV FEES, SECURITY

10 Fees, expenses

- 10.1 For the services it provides, IQ shall receive from the Customer the fees agreed in the Rate Sheet. Fees may be charged for the fulfilment of ancillary obligations under Sections 675c to 676c of the German Civil Code (BGB); Section 675f(5) sentence 2 BGB shall not apply. Unless otherwise agreed, all fees are net prices and are subject to statutory VAT.
- 10.2 Changes to fees shall be offered to the Customer in text form no later than two months before the proposed date of their entry into force. The Customer may either accept or reject the changes before the proposed date of their entry into force. The Customer's consent shall be deemed given if it has not notified its rejection before the proposed date of entry into force of the change. IQ shall specifically draw the Customer's attention to this deemed consent in its offer. If the Customer is offered changes to fees, it may also terminate the Contract without notice and free of charge before the proposed date of entry into force of the changes. IQ shall specifically draw the Customer's attention to this right of termination in its offer. If the Customer terminates, the changed fee shall not apply.
- 10.3 Unless otherwise agreed, all recurring fees are charged from the start of this Contract and are payable monthly in advance for the following month.
- 10.4 Unless otherwise agreed, one-off fees payable by the Customer to IQ, including transaction-based fees, shall be invoiced without undue delay after the service has been provided and are due for payment upon receipt of the relevant invoice.
- 10.5 On conclusion of the Contract, the Customer shall grant IQ a SEPA Core Direct Debit mandate for the collection of the Customer's liabilities under or in connection with the Contract. IQ is entitled to collect the fees owed and the expenses to be reimbursed by direct debit once they are due. IQ shall announce each direct debit collection in text form three business days in advance.
- 10.6 The Customer shall reimburse IQ for all expenses that IQ incurs for the purpose of performing the Contract, insofar as IQ was entitled to consider them necessary in the circumstances.

11 Invoicing, approval of statements

- 11.1 At the agreed times, IQ shall provide the Customer, on paper or electronically (e.g. as a PDF or Excel file), with statements covering the payment transactions submitted for processing, the payment amounts charged back, the fees payable by the Customer to

IQ and the expenses to be reimbursed by the Customer. Unless other times are agreed, statements shall be issued at least once per calendar month. Alternatively, a weekly statement interval may be agreed.

- 11.2 The Customer must raise any objections regarding the inaccuracy or incompleteness of a statement no later than six weeks after receipt. If the Customer raises its objections in text form, it is sufficient to dispatch them within the six-week period. Failure to raise objections in time shall be deemed approval. IQ shall specifically point out this consequence when issuing the statement. The Customer may request a correction of the statement even after the deadline has expired, but must then prove its inaccuracy or incompleteness.

12 Set-off / direct debit authorisation

- 12.1 IQ is entitled to set off its due claims for payment of the contractual fees and reimbursement of expenses against the Customer's claims for payout of payment amounts, even before these are made available to the Customer. If no such deduction is made, the Customer shall pay the fees and expenses to IQ.
- 12.2 The Customer may only set off against claims of IQ if its own claims are undisputed or have been finally established by a court.

13 Security

- 13.1 IQ may demand the provision of appropriate security for all claims arising from the Contract, even if the claims are conditional (for example, a claim for reimbursement of expenses due to the chargeback of payment amounts).
- 13.2 If, when claims against the Customer arose, IQ initially refrained in whole or in part from demanding the provision or increase of security, it may still demand security at a later date. However, this requires that circumstances arise or become known which justify a higher risk assessment of the claims against the Customer. This may be the case in particular if IQ shall have no right to demand security if it has been expressly agreed that the Customer is not required to provide any security, or only security that is specifically named.
- 13.3 IQ shall allow a reasonable period for the provision or increase of security. If IQ intends to exercise its right to terminate without notice under Clause 16.3 in the event that the Customer does not fulfil its obligation to provide or increase security in time, it shall inform the Customer of this beforehand. the Customer's financial circumstances have changed adversely or are at risk of doing so, or - the value of the existing security has deteriorated or is at risk of deteriorating. -

- 13.4 To secure all present, future and conditional claims of IQ against the Customer arising from the Contract, the Customer grants IQ a lien on all present and future claims of the Customer against IQ arising from the Contract.
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V SAFEGUARDING OF CUSTOMER FUNDS

14 Safeguarding of customer funds

- 14.1 IQ, as trustee for the Customer as trustor, shall deposit the payment amounts received for the Customer ("Customer Funds") in one or more Segregated Accounts with one or more credit institutions. These Segregated Accounts shall be held in IQ's name in accordance with Section 17(1) sentence 2 no. 1 b of the German Payment Services Supervision Act (Zahlungsdiensteaufsichtsgesetz, "ZAG"). IQ shall notify the credit institutions holding the Segregated Accounts of their status as segregated accounts. IQ shall ensure that the payment amounts received for the Customer can be allocated to the Customer in its accounting records at all times and are at no time commingled with funds of any natural or legal person other than the payment service users on whose behalf they are held, and in particular not with IQ's own funds. IQ is permitted to withdraw from the Segregated Accounts amounts equal to its own claims that it sets off under Clause 12.1 GTC-PS.
- 14.2 Alternatively, IQ may at its own discretion safeguard the Customer Funds by means of an insurance policy or another comparable guarantee from an insurance undertaking or credit institution that is authorised to conduct business in Germany and does not belong to the same group as IQ, in accordance with Section 17(1) sentence 2 no. 2 ZAG.
- 14.3 Upon request, IQ shall inform the Customer of the method by which the Customer Funds are safeguarded. In the case of Clause 14.1, IQ shall inform the Customer with which credit institution and in which Segregated Account the Customer Funds are deposited, whether that credit institution belongs to a scheme for the protection of depositors' and investors' claims, and to what extent these payment amounts are protected by that scheme. In the case of Clause 14.2, IQ shall inform the Customer of the type of insurance or guarantee, the insurance undertaking concerned and whether the amount insured or guaranteed corresponds to the amount that would otherwise have to be held separately and that would be payable in the event of IQ's insolvency.

VI **LIABILITY**

15 **Liability of IQ**

- 15.1 IQ shall be fully liable to the Customer for intent and gross negligence. In the event of any other negligent act or omission, IQ shall be liable exclusively for personal injury, - In the event of a breach of Cardinal Obligations through simple negligence, IQ's liability shall be limited to damage that is typical for the contract and foreseeable at the time the Contract was concluded.
- 15.2 IQ shall not be liable for the fault of any intermediary engaged by IQ, including the credit institutions holding the Segregated Accounts. In such cases, IQ's liability is limited to the careful selection and instruction of the first intermediary (forwarded order).
- 15.3 IQ shall not be liable for damage arising from interruptions or restrictions of the services due to necessary maintenance work, force majeure, riots, war and natural events, acts of terrorism or other occurrences for which IQ is not responsible (for example strikes, lock-outs, traffic disruption, orders by domestic or foreign authorities, failure or disruption of power or telecommunications networks).
- 15.4 In the event of non-execution, defective execution or late execution of a payment transaction, IQ's liability shall be determined in accordance with Clauses 15.1 to 15.3. Section 675y BGB is excluded to this extent. There is no strict (fault-independent) liability. By way of derogation from sentence 1, IQ's liability to the Customer for damage arising from the non-execution, defective execution or late execution of a payment transaction that is not covered by Section 675y BGB shall be limited to EUR 12,500.00; this does not apply to intent and gross negligence or to risks that IQ has specifically assumed.

VII **TERM, TERMINATION, AMENDMENT OF THE CONTRACT**

16 **Term of the Contract, termination**

- 16.1 Unless otherwise provided in the contract for the provision of payment services, the Contract begins on conclusion of the Master Contract in accordance with Clause 3 of these GTC-PS and is concluded for an indefinite period.
- 16.2 Either party may terminate the Contract with three months' notice to the end of a calendar month. The Customer's right to terminate at any time under Section 675h(1) BGB is excluded.

- 16.3 Either party has the right to terminate the contract for the provision of payment services without notice for good cause. Good cause entitling IQ to terminate the Contract without notice exists in particular if damage for which IQ is liable under mandatory statutory provisions, and - damage due to the breach of material obligations whose breach jeopardises the achievement of the purpose of the Contract, or whose fulfilment is essential for the proper performance of the Contract and on whose observance the Customer may regularly rely (hereinafter "Cardinal Obligations"). a material deterioration in the Customer's financial circumstances occurs or threatens to occur, thereby jeopardising the fulfilment of a liability towards IQ, the Customer is in default of payment of IQ's due claims despite having been set a deadline with a warning of termination, If the good cause consists of the breach of a contractual obligation, termination is only permissible after a reasonable period set for remedy has expired without success or after an unsuccessful warning, in each case with a warning of termination, unless this is unnecessary due to the particular circumstances of the individual case (Section 323(2) and (3) BGB).
- 16.4 Any termination must be made in text form.

17 Amendments to the Contract

Amendments to the Contract shall be offered to the Customer via the Customer's merchant account or in text form no later than two months before the proposed date of their entry into force. The Customer may either accept or reject the amendments before the proposed date of their entry into force. The Customer's consent shall be deemed given if it has not notified its rejection before the proposed date of entry into force of the amendments. IQ shall specifically draw the Customer's attention to this deemed consent in its offer. If the Customer is offered amendments to the Contract, it may also terminate the Contract without notice and free of charge before the proposed date of entry into force of the amendments. IQ shall specifically draw the Customer's attention to this right of termination in its offer. the Customer has provided false information, in particular regarding its business operations or the range of goods, products or services offered, a person or company that did not exercise a controlling influence over the Customer at the time the Contract was concluded acquires such controlling influence during the term of the Contract, and IQ can therefore no longer reasonably be expected to continue the Contract, the Customer fails to fulfil its obligation to provide or increase security under Clauses 13.1 and 13.2 within the reasonable period set by IQ despite a warning of termination, the Customer has breached the provisions of the Contract in a manner that is not merely insignificant, - the Customer breaches its obligations under Clause 9 and/or statutory provisions on the prevention of money laundering and terrorist financing, the performance of the Contract is objected to by a competent authority and a deadline set by that authority for remedying the deficiencies concerned has expired without success, or a compe-

tent authority prohibits at least one of the parties from continuing to perform the Contract, or IQ's reputation would be unreasonably impaired by continuing to perform the Contract (e.g. due to the Customer's economic difficulties becoming known or due to negative press coverage of the Customer's business conduct).

VIII MISCELLANEOUS

18 Information obligations

The parties agree that the information obligations arising from Section 675d(1) of the German Civil Code (BGB) in conjunction with Article 248 Sections 1–12, Section 13(1), (3)–(5) and Sections 14 to 16 of the Introductory Act to the German Civil Code (EGBGB) are waived.

19 Confidentiality

The parties are obliged to keep confidential all confidential information and data that come to their knowledge in connection with the Contract and not to make them accessible to third parties, unless disclosure is necessary for the performance of the Contract or to comply with statutory, regulatory or judicial obligations or obligations towards the banking industry.

20 Final provisions

- 20.1 A business day of IQ within the meaning of this Contract is any day on which banks in Norderstedt, Germany, are open to the public.
- 20.2 The Contract is governed by the laws of the Federal Republic of Germany.
- 20.3 Amendments or additions to the contract for the provision of payment services must be made in text form. The written form requirement also applies to any amendment of this written form clause.
- 20.4 The exclusive place of jurisdiction for all disputes arising from or in connection with the Contract is Norderstedt.
- 20.5 Should individual provisions of the Contract be or become invalid or unenforceable, the validity of the remaining provisions shall remain unaffected. The parties are obliged to replace the invalid or unenforceable provision with a provision that achieves the economic meaning and purpose of the invalid or unenforceable provision as closely as possible. The same applies in the event of an unforeseen gap in the Contract.

- 20.6 Complaints by the Customer to IQ regarding rights and obligations arising from Sections 675c to 676c BGB may be addressed to InternetQ, Customer Care department, Gutenbergring 67B, 22848 Norderstedt, Germany, or by e-mail to customer-care.de@internetq.com. Complaints submitted in this way shall be answered by IQ in text form within 15 business days of receipt. If, for reasons beyond IQ's control, a reply cannot be given within this period, IQ shall send a holding reply clearly stating the reasons for the delay in answering the complaint and specifying the date by which the Customer will receive the final reply at the latest. The final reply must be given no later than 35 business days after receipt of the complaint.
- 20.7 IQ participates in the dispute resolution procedure of the Arbitration Board of the Deutsche Bundesbank. An application for arbitration may be submitted there by e-mail to schlichtung@bundesbank.de, by fax to +49 69 709090-9901 or by post to Deutsche Bundesbank, – Schlichtungsstelle –, Postfach 10 06 02, 60006 Frankfurt am Main, Germany. A form for this purpose and further information on the procedure are available for download at <https://www.bundesbank.de/de/service/schlichtungsstelle>. In addition, the Customer may at any time lodge a complaint in writing, or have it recorded in person, with the Federal Financial Supervisory Authority (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany, about breaches by IQ of the ZAG, Sections 675c to 676c BGB or Article 248 of the Introductory Act to the German Civil Code (EGBGB), insofar as these provisions have not been effectively waived.

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