

General information about payment services for consumers

Version June 2016

The present translation is furnished for the customer's convenience only. The original German text of the "General information about payment services for consumers" shall be binding in all respects. In the event of any divergence between the English and the German wording, constructions, meanings, or interpretations, the German wording, construction, meaning or interpretation shall govern exclusively.

The following information serves to inform our customers, which are users in accordance with § 1 Par. 1 Z 2 of consumer protection law, about the conditions that may be important in connection with the payment services offered by DenizBank AG. This information may in no case replace the required contractual agreements.

I. DenizBank AG

1. Bank data (for contact data of the branches, see supplement)

DenizBank AG
Thomas-Klestil-Platz 1, 1030 Vienna
Website: www.denizbank.at
Phone (Domestic) 0800 88 66 00; 0505 105 2000
Phone (International) +43 505 105 2000
Fax: +43 (0) 505 105 2029
Video and live chat function: www.denizbank.at
Email: service@denizbank.at

Seat: Vienna, Company register FN142199t
Commercial register court: Vienna commercial court
General place of jurisdiction: to the place of jurisdiction, see Z 21 Par. 2 of the General Terms and Conditions.

UID No ATU40118109
DVR number: 0845981
Swift Code/BIC: ESBK AT WW
Bank Postal Code: 19650

Responsible regulatory authority Financial Market Authority (Banking supervision department), Otto-Wagner-Platz 5, 1090 Vienna <http://www.fma.gv.at>

Division/Professional association: Department of economics, Federal Bank and Insurance, Wiedner Hauptstraße 63, 1040 Vienna, <http://www.wko.at>

2. License

DenizBank AG was granted a license from the Austrian Financial Market Authority, Otto-Wagner-Platz 5, 1090 Vienna, for the performance of bank services in accordance with § 1 Par. 1 of the Banking Act, which also authorizes DenizBank AG for payment services for its clients.

Applicable pieces of legislation are in particular the Banking Act, the Payment Services Act, and the Securities Supervision Act, available at <http://www.ris.bka.gv.at>.

II. Framework agreements for payments services and costs

1. General Information

"Payment services" refers to various banking services, described in more detail in Point IV. The contracts concluded for the use of these banking services are designated as "Framework agreements for payment services" (in short: "Framework agreements").

Together with this "General information for payment services for users," before the conclusion of a framework agreement (in particular a current account agreement or a master account agreement) the client will receive the text of this agreement and the terms and conditions to be agreed upon, in particular the General

Terms and Conditions of DenizBank AG and the appropriate particular terms and conditions (as, for example, the special conditions for online saving and the conditions of participation for internet banking - hereafter referred to as "conditions"), which he is to agree upon with regards to payment services from DenizBank AG. As agreed upon by DenizBank AG and the client, the conditions are part of the framework agreements.

The client may at any time during the duration of the framework agreements demand a free draft of this "General Information on Payment Services for Users" and of the conditions in paper form or in another long-lasting means of data transfer.

2. Changes to the framework agreement and of conditions agreed upon in the framework agreements

Changes to the framework agreement, of the condition or of the agreements relating to individual payment services, must be requested by the client at the latest two months before the planned time of their coming into effect. The agreement of the client with these changes will be seen as granted and the changes will be seen as agreed upon when the client of DenizBank AG has not made known a refusal regarding the changes before the planned time of their coming into effect.

The above-named recommendation for change must be communicated by the client in written format or, if acceptable, in another long-lasting means of

data transfer. In its request for alteration DenizBank AG will make the client known that silence in the above-named sense will count as an agreement with the changes. Moreover, DenizBank AG will also publish any conflict regarding the determinations covered by the change on its website and will also communicate this conflict to the client. The complete version of the changed conditions will likewise be published on the DenizBank AG website. The client has the right to terminate the framework agreement before its coming into effect free of charge without notice. DenizBank AG will also make this known in its request for change.

The aforementioned is also valid for the changes from incidental provisions in the framework agreement for payment services (in particular the current account agreement).

3. Duration and termination

Framework agreements for payment services are valid for an unspecified time as long as nothing else is agreed upon. The client can terminate the framework agreements at any time without the upholding of a termination deadline, as long as no termination deadline has been agreed upon. In case of an intended change of the framework agreements for payment services by DenizBank AG, the client has the right to terminate its framework agreements for payment services (in particular the current account agreement) before the coming into effect of the change free of charge without notice.

DenizBank can terminate framework agreements concluded for an undetermined length of time with a termination deadline of two months. With the communication of an important reason, DenizBank AG and the client can terminate the entire business relationship or individual parts of it at any time with immediate effect regardless of an agreement.

4. Fees and costs

From the list of prices, which has been issued together with this "General information on payment services" and which is also a part of this framework agreement (in particular of the current account agreement), fees charged by the credit institution are foreseeable for account management and payment services.

The list of prices also contains the fees for the communication of the rejection of a payment agreement, for the consideration of a revocation after the time of irrevocability, and for the efforts to replace a transfer amount misdirected because of erroneous client identification.

In addition to the fees shown in the DenizBank AG price list, cash expenses can also arise from the performance of payment services, which DenizBank AG will have to pay to third parties in the carrying out of client agreements. These cash expenses are also to be borne by the client.

DenizBank AG can change fees agreed upon with users for the services owed by the credit institution (except debit interest) only with the agreement of the client. The agreement of the client can also be granted by silence in the framework of the approach outlined under Point II.2, whereby, in this case, a maximum of one adjustment of the fee in the development of the national consumer price index published by Statistics Austria in 2010 can be agreed upon with the client, and this only once in a calendar year.

5. Interest

The interest rates for credit and debit balances in the payment account agreed upon in the framework agreement are to be taken from the price list. As long as an interest rate adjustment clause is agreed upon with the client (for example, in the framework agreement or in the conditions), interest rate adjustment will take place thanks to this agreed-upon interest rate adjustment clause. Separate from the agreement on an interest rate adjustment clause, a change of the interest rates is also possible with the agreement of the client.

6. Foreign currency transactions

If it is necessary to buy or sell amounts in foreign currency under the conditions of a payment service to be rendered by DenizBank AG, the purchase or sale will take place through DenizBank AG by means of exchange rates subject to the market at the time of order execution which DenizBank generally charges its clients. These rates are on display in the credit institution's branch.

Further fees by DenizBank AG resulting from this process are to be taken from the price list.

III. Communication with DenizBank AG

1. Language

In concluding contracts and in communication with its clients in connection with payment services, DenizBank AG uses German as long as nothing else has been expressly agreed upon.

2. Possibilities for communication

In addition to personal conversation during the opening hours of the bank branch or after previous agreement even outside of these opening hours, the client has open to him or her the possibilities for contacting DenizBank AG named under Point I.1, "Bank data".

3. Legally binding explanations and communications

Legally relevant correspondence between DenizBank AG and its clients will be handled in writing (in particular through account statements) - as long as nothing else has been agreed upon.

The form of communication agreed upon in the framework agreement for the appropriate payment services product will be used to authorise payment transactions as well as for notifications and information in connection with payment transactions. Thus, in addition to written communication (in particular by letter or via account statements), in the case of an appropriate agreement with the client - insofar as the client has the technical equipment such as computers and communication connection points for this - should in particular come into account:

- Internet banking using the agreed-upon personal identification features (in particular, PIN and TAN)
- Fax, email, and telephone using the password agreed upon for this purpose, as far as is offered by the bank and expressly agreed upon by the client
- Other electronic data communication with consideration for the security precautions agreed upon for this, as far as is offered by the bank and expressly agreed upon by the client

IV. Payment transaction services by DenizBank AG

1. General services offered

In the area of payment transactions DenizBank AG offers the following services:

1.a. Services by which cash payments to a payment account or a cash drawing from a payment account are made possible, as well as all processes required for upholding a payment account (deposit and payment business)

1.b. The carrying-out of payment transactions, including the transfer of monetary amounts from a payment account at the credit institution of the user or with another credit institution:

- Debit transactions** Carrying-out of SEPA debit transactions - one-time or repeating
- Cash card transactions** Carrying-out of payment transactions using a payment card or a similar instrument
- Bank transfer transactions** Carrying-out of bank transfers including standing orders

2. Description of the important features of the above-quoted payment services

2.a. Maintenance of payment accounts and deposit and payment transactions

Payment accounts (in particular checking accounts and stock accounts) are accounts that are designed for payment traffic and not investment.

The future account holder must provide evidence of his or her identity when opening a payment account. Payment accounts are maintained under the name or the company of the account holder. Those persons who are authorised to dispose or authorised to sign for a payment account must register their signature with DenizBank AG. DenizBank AG will allow written dispositions with regards to the account relationship with the client via the registered signature.

The account holder is authorised to hold the payment account. It is represented only by those persons whose right to represent is allowed by law or who has been granted power over this payment account expressly and in writing; he or she must prove his or her identity and right to represent. The account holder can grant other persons authority to sign expressly and in writing. The person authorised to sign is exclusively authorised for execution and for the revocation of dispositions regarding the maintenance of the account.

For cash payments from a payment account, a legitimisation of the payer above a payment amount of 1,000.00 Euros as well as in such a case in which this is required on the basis of due diligence obligations to be observed by DenizBank AG must be provided. Several apparently related processes that exceed 1,000.00 Euros must be observed. A cash withdrawal from a payment account is possible by an authorised person (account holder, authorised signatory, authorised representative, etc.) after an appropriate legitimisation or establishment of the authorisation.

2.b. Carrying out of payment processes

2.b.i. Debit transactions

For a debit transaction, the client grants to the receiver of payment, his or her credit institution or to his own credit institution the authorisation that would allow the receiver of payment to subsequently charge the client's payment account.

It must be decided between:

- SEPA-debit transaction and
- SEPA-business debit (B2B)

In the SEPA direct debiting, the payee grants to the receiver of payment a direct order (SEPA mandate) to carry out the collection. The credit institution as the account-granting bank of the payee, will not be involved in this process and will merely carry out the accounting.

Reimbursement deadline: For SEPA direct debiting, the reimbursement deadline amounts to 56 calendar days. Clients from whom a payment account is received can recalculate each accounted entry within this deadline because of an objection without having to provide grounds for this. The reimbursement if a SEPA mandate is not provided is possible up to 13 months.

With SEPA direct debiting (B2B), the payee, who may not be a consumer, grants to the credit institution as the account-holding bank the authorisation to allow collections from receivers of payment with whom he has signed a SEPA B2B mandate.

Reimbursement deadline: With SEPA business direct debiting (B2B), there is no possibility of reimbursement on the part of the business obligated to pay.

2.b.ii. Carrying-out of payment transactions using a payment card or a similar instrument

a. Payment card

A payment card makes it possible for the client to use the card service within the agreed-upon limit by providing his or her personal code - also called a PIN (personal identification number).

The card service is a worldwide-disseminated system of cash payment and a cashless payment system, which by using the payment card makes cash payments and/or cashless payments possible. For payments of small amounts, there is the possibility of using the card service at specially-designated payment terminals even without entering the payment card and without giving one's personal code.

The card holder is in particular authorised

- to obtain cash up to the agreed-upon limit at ATMs designated with a symbol on the debit card by using the debit card and his or her personal code;
- to pay for deliveries and services from trade and service companies domestically and outside of the country without cash at registers that are designated with a symbol on the debit card ("POS registers"), by using the debit card and by providing his or her personal code up to the agreed-upon limit. ATMs can also function as POS registers. Outside of the country it may be necessary to give a signature rather than a personal code;
- at POS registers that are designated with the "contactless" debit card symbol (insofar as the debit card is equipped with the contactless function), to pay for deliveries and services from contractual companies domestically and outside the country up to an amount of 25.00 Euros per individual transaction contactless and without cash with the debit card but without having to insert the debit card, without a signature and/or by providing a personal code, by merely retaining the debit card at the POS register. For security purposes, the total of the amounts that can be paid with small payments following directly after one another without entering one's personal code, limited to in total 125.00 Euros. After the limit has been reached, the card holder must implement a cashless payment or a cash withdrawal using his or her personal code in order to be able to continue with further small payment amounts:

the limits for the cash withdrawals and cashless payments using one's personal code/PIN (= personal identification number) are established for the respective card and are agreed upon with the client. Payments using payment cards are deducted from the account individually.

B. Credit cards

Credit cards authorise the card holder for the following services by giving his or her personal code - also called the PIN (personal identification number) - or after giving his or her signature within the agreed-upon purchasing limit or through a contactless swipe of the card at a payment terminal (if the credit card is equipped with the contactless function):

- to receive goods and services with contractual companies by providing the card without cash payment;
- to receive services via distance selling by written or phone ordering with the connected contractual company without the presentation of the card and without cash payment, if the contractual company makes this possible. This also goes for the conclusion of transactions online;
- to provide cash in the agreed-upon amount with the banks authorised for this;
- To receive cash up to the agreed-upon limit from ATMs specially designated for withdrawal by the card either domestically or outside of the country using the credit card and the personal code.

Payment transactions by means of credit cards are billed by credit card companies in a monthly total bill with the prolonged term of payment and are claimed from the account to which the credit card is linked.

c. Internet banking

With internet bank DenizBank AG makes it possible for the client to:

- to submit transactional explanations by giving the personal identification features (client number, PIN, transaction number [TAN])
- to place account inquiries or to retrieve account statements,
- to commission transfers of payment accounts with which the client is the account holder or the authorised signatory, by giving personal identification features,
- to open investment accounts (in particular, daily allowance, fixed deposit, and savings accounts) and to transfer credit from his or her payment account to these accounts.

d. Phone banking

Phone banking makes it possible for the client to carry out dispositions over the phone, to make valid inquiries and to authorise DenizBank AG to carry out orders and to make legally-binding explanations. In using phone banking, the client must make known his or her name and other possible identification features and to give his or her password.

2.b.iii. Transfer transactions (even in the form of standing orders)

A transfer is the cashless transfer of a determined amount from one account to another account with the same or another credit institution. The order for the transfer is made in the form agreed upon with DenizBank. The client must authorise the order with his or her signature with the authorisation to sign or must give personal identification features such as, for example, the TAN (= transaction number) and must ensure the account balance.

A standing order is an order by the account holder or the authorised signatory to his or her bank to provide payments to the same receipt account in the same amount at regular intervals. A standing order is valid until revocation or is delimited with regards to time by the client.

The SEPA transfer is the uniform European payment product for domestic as well as foreign Euro transfers with the entire SEPA arena (Single Euro Payments Area).

For transfer orders in favour of a receiver whose account is held by a payment service within Austria, another state in the European Union, or in Switzerland, the client must designate the receiver with his International Bank Account Number (IBAN).

For transfer orders in favour of a receiver whose credit institution is outside of the European Union or Switzerland, the client must designate the receiver:

- with the account number of the receiver and either the name, sort code, or the BIC of the receiver's payment provider or
- with the IBAN of the receiver and the BIC of the receiver's payment provider.

The information of the IBAN and BIC or the account number of the receiver and either the name, sort code, or BIC of the receiver's payment provider are given as the receiver's client identification, by means of which the transfer order is carried out. Further information on the receiver, such as in particular the name of the receiver, are not a part of this client identification and remain unobserved during the carrying out of the transfer.

The purpose of the transfer order is in every case insignificant to the credit institution. The takeover of a transfer order by DenizBank AG does not in itself grant any rights to a third party outside of DenizBank AG. DenizBank AG is obligated to carry out a transfer order only if complete coverage (credit, granted scope) is available from the client's given account.

V. Due diligence obligations for payment instruments and barriers to payment instruments

1. Due diligence obligations of the client with regards to payment instruments

After receipt and with use of a payment instrument the client must carry out all possible arrangements in order to protect security features (in particular the personal code, TAN, etc.) and the payment instruments (e.g. payment card) against unauthorised access. The client is also obligated to carefully guard the payment instrument for his or her own interest. The transfer of the payment instrument to a third person is not permitted. The personalised security features must be kept secret. These may not be noted on the payment instrument. The personalised security features may not be made known to anyone, in particular not to members or employees of DenizBank AG, other account holders, or other card holders. In using the personalised security features it should be noted that these cannot be exposed to third parties.

With regards to this, we also refer to our "Customer guidelines for payment cards" and likewise to our "Conditions of participation for internet banking".

2. Barriers for payment instruments

2.a. Barriers through DenizBank AG

DenizBank AG is authorised to lock payment instruments which it has issued to clients in the following cases:

- when objective reasons in connection with the security of the payment instrument require this, or
- when there is suspicion of unauthorised or fraudulent use of the payment instrument, or
- when the client has not fulfilled his or her payment obligations in connection with one of the credit lines associated with the payment instrument (exceeding or overdraft) and
 - either the fulfilment of these payment obligations is put at risk on the basis of either the decline of or injury to the financial circumstances of the client or of a personally liable partner, or
 - the client has become insolvent or this is likely.

DenizBank AG will - as far as the knowledge of the locking or the reason for the locking does not touch upon judicial order or contradict Austrian or community legal norms or objective safety considerations - inform the client about such a lockage and its reason in a communication form agreed upon with the client, at the latest but immediately after the locking.

2.b. Locking by the client

The client must immediately indicate the loss, theft, unauthorised use, or other not authorised use of a payment instrument to DenizBank AG as soon as he or she knows of this. This indication can be made personally during branch opening hours, in writing, or by telephone with DenizBank AG Monday through Friday from 7:00 am to 10:00 pm and on Saturdays from 7:00 am to 8: pm using the phone number 0800 88 66 00 or from out of the country at" +43 505 105 2000. Moreover, the locking of the payment card be made at any time by an emergency locking number established by the PSA Payment Services Austria GmbH ("PSA Emergency Locking") (the phone number of the emergency locking number can be taken domestically from the label on any ATM or on the website www.bankomatkarte.at and can be asked for from any credit institution.

VI. Authorisation and carrying out of payment orders

1. Authorisation, revocation, and refusal of payment orders

A payment order is viewed as authorised by DenizBank AG if the client has agreed to the respective payment transaction in a form agreed upon by him or her and with the use of a payment instrument agreed upon for this purpose by him or her. Legal or official orders can substitute for this agreement.

The agreement can be revoked by the client:

- until the client's payment order has been entered by DenizBank AG or
- in the case of agreement on an execution date in the future until the end of the business day as long as this is before the agreed-upon date of execution.

Type of order placement	Latest entry time point
Authentic order placement for domestic payments, payments within the European Union as well as Monaco and in Switzerland, always in Euros	4:00 pm
Electronic order placement (internet banking) for domestic payments, payments within the European Union as well as Monaco and in Switzerland, always in Euros	16:30
Other foreign payment transactions: Authentic or electronic (internet banking) Order placement with or without conversion into foreign currency	4:00 pm
Authentic or electronic (internet banking) Order placement for domestic payments in foreign currency	4:00 pm

3. Implementation and length of payment orders

DenizBank AG ensures that the amount, which will be in Euros, will be entered at the least one business day after the request of the payment order by the payee's payment provider located in the European Union.

For payment orders given in paper form, this deadline will be extended by one further business day.

For payment order within the European Union that are not in Euros but instead in another currency of a European Union state, the execution time will be at most 4 business days.

For payment orders in favour of receiving accounts that are held by credit institutions outside of the European Union or for payment orders in other currencies than the Euro or the currency of a European Union state, DenizBank AG is obligated to undertake the processing of the payment order as soon as possible.

For the maintenance of execution times, all requirements agreed upon (in particular complete client identification as well as sufficient credit in the account) must be met.

4. Responsibility of DenizBank AG for unsuccessful execution of payment orders

DenizBank AG is responsible for orderly and timely execution of the payment process up to the entry of the amount from the payment provider to the receiver for their clients with payment orders in Euros or in the currency of a European Union state for a receiving account in the European Union.

For payment orders in favour of receiving accounts that are held by credit institutions outside of the European Union or for payment orders in other currencies than the Euro or the currency of a European Union state, DenizBank AG is obligated to undertake the processing of the payment

SEPA direct debits and SEPA business direct debit (B2B) can be revoked by the client at the latest until the end of the business day before the agreed-upon day of debit.

DenizBank AG can reject the carrying out of an authorised payment order only when:

- this does not full all the requirements established in the framework agreement and in the conditions (in particular, if the required information, such as for example the client identification is missing or the necessary covering is missing because of account credit or an open credit line); or
- the executions regarding legal or domestic regulations or regarding a judicial or official order is violated; or
- A grounded suspicion that the statement consists of a punishable act arises.

In such a case as the execution of a payment order is rejected, DenizBank AG will inform the client about the rejection in the form agreed upon with the client as quickly as possible, and within the time frame named in Z 39a Par. 3 and 4 of the General Terms and Conditions.

2. Time of receipt of payment orders

The time at which a payment order that fulfils all the requirements agreed upon with the client is entered with DenizBank AG is called the time of receipt. The time of receipt begins the execution time.

A payment order will be entered on the same day by DenizBank AG if the order reaches DenizBank AG within one business day up to the point in time apparent in the table below. If a payment order is not entered within one business day or the below-named time, it will be entered on the next business day.

Business days for DenizBank AG are Monday through Friday except for legal holidays, the 24th of December, and Good Friday.

order as soon as possible and - as far as is not otherwise agreed upon by the client - to incorporate further appropriate payment services.

From the time of entry of the amount that is the object of the payment process instantiated by the payee, the payment service of the payment receiver is responsible for the orderly execution of the payment process.

If a payment order is instantiated by the payment receiver or for him or her, his or her payment service is responsible on the part of the payment receiver:

- for the orderly transmission of the payment order to the payment service of the payee and
- for the processing of the payment process regarding its obligations regarding value date and availability.

5. Information about individual payment processes

DenizBank AG will make available or communicate to the client the following information after the carrying out of a payment transaction in the means of communication agreed upon for this purpose (in particular in the account statement).

- A reference that makes possible the identification of the appropriate payment process as well as, if necessary, information on the payment receiver
- The actual amount in the currency in which the client's payment account is registered, or in the currency that is to be used in the payment order
- If necessary, the amount for fees applicable to the payment process and their itemisation or the applicable taxes
- If necessary, the exchange rate set for the payment process
- The value date of the charge or the date of entry of the payment order

DenizBank AG creates monthly (as long as alterations have been made to the account during that month) a statement, which is made accessible or

communicated for free via the mail with internet banking or through email. In any case, account statements are created quarterly under the auspices of the account settlement and are made available or communicated.

This information is made independently available to the client whether he or she is the payee or the receiver of payment in the payment process.

VII. Responsibility and reimbursement liability in connection with payment orders

1. Payment processes not authorised by the client

a. Correction to bank debit

If a payment order is carried out to the detriment of a client account without the authorisation of the client, DenizBank AG will immediately update the client's account so that it reflects the state in which it would have been without the unauthorised payment process, in particular making retrogressive the charging of the account with the amount of the payment process with the value date of the charge. In order to make valid this correction the client must

immediately inform DenizBank AG as soon as he has learned about the payment process which he or she did not authorise. The client's right ends at the latest 13 months after the date of the charge. Apart from this claim for correction by the client, in individual cases claims against DenizBank AG based on other legal bases are also possible.

b. Client's responsibility

If payment processes not authorised by the client are deemed to be misuses of a payment instrument, the client is obligated to replace for DenizBank AG the total amount of the damage instantiated by him or her if the client made possible the damage

- i. with fraudulent intent or
- ii. has caused intentional or grossly negligent injury to his or her obligations for the careful stewardship of the payment instruments.

If the client has not caused negligent injury to these obligations (if negligence has occurred that could have arisen even with careful oversight), the client's responsibility for the damage is limited to 150 Euros. The client's responsibility is omitted (except for the case covered in Point 1.b.i) for payment processes that are caused by payment instruments which have been locked after an order with DenizBank AG.

2. Reimbursement of an authorised payment process started by the payment receiver

The client has a claim against DenizBank AG for the reimbursement of the complete amount of an authorised payment process started by a payment receiver and already carried out.

For SEPA direct debiting, the reimbursement deadline amounts to 56 calendar days. Clients from whom a payment account is received can

recalculate each accounted entry within this deadline because of an objection without having to provide grounds for this.

VIII. Complaints

DenizBank AG is always engaged in serving the client to the best extent possible regarding his or her concerns, wishes, and needs in all matters concerning bank transactions.

If the client nevertheless has cause for complaint, DenizBank AG will pursue this complaint promptly. For this purpose, the client should either turn to his or her client advisor or - if no satisfactory settlement can be reached in this way - to the complaints office of DenizBank AG at the address feedback@denizbank.at.

The client can also turn to the common conciliation body of the Austrian credit industry, Wiedner Hauptstraße 63, 1045 Vienna with his or her complaint. He or she can also turn to the Financial Market Authority, Otto-Wagner-Platz 5, 1090 Vienna.

For the decision of disputes in connection with the maintenance of account or of payment services, the laws applicable are those that apply to Austrian law. The general place of jurisdiction of DenizBank AG is given above under the bank data in Point I. 1.

Attachment: Supplement - branches

Contact and client services

Client service is our focus

Your trust and your satisfaction are of the utmost importance at DenizBank AG. For questions you can reach our company by telephone Monday through Friday from 7:00 am - 10:00 pm and on Saturdays from 7:00 am - 8:00 pm via our free hotline at [0800 88 66 00](tel:0800886600). For calls from outside the country, please use [+43 505 105 - 2000](tel:+435051052000). Our employees are available for personal conversation within opening hours of the branch, or outside of these by arrangement.

Our branches

ADDRESS	OPENING HOURS	PHONE + FAX
Central branch Thomas-Klestil-Platz 1, 1030 Vienna	Monday - Wednesday, Friday 8:00 am - 4:00 pm Thursday: 8:00 am - 5:00 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
City Kärntner Ring 14, 1010 Vienna	Monday - Friday: 8:00 am - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Schottentor Schottenring 10, 1010 Vienna	Monday - Friday: 8:00 am - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Landstraßer Hauptstraße Landstraßer Hauptstraße 17 Ecke Seidlgasse 36/1, 1030 Vienna	Monday - Friday: 8:00 am - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Hauptbahnhof Wiedner Gürtel 24, 1040 Vienna	Monday - Wednesday, Friday 8:00 am - 5:30 pm Thursday: 8:00 am - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Reumannplatz Pernerstorfergasse 26, 1100 Vienna	Monday - Friday: 8:00 am - 5:30 pm Saturday: 9:00 am - 5:00 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Meidling Schönbrunner Straße 218-220, 1120 Vienna	Monday - Friday: 8:00 am - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Hietzinger Hauptstraße Hietzinger Hauptstraße 22, 1130 Vienna	Monday - Friday: 8:00 am - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Mariahilfer Straße Mariahilfer Straße 129, 1150 Vienna	Monday - Friday: 8:00 am - 5:30 pm Saturday: 9:00 am - 1:00 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Ottakring Neulerchenfelder Straße 6-8, 1160 Vienna	Monday - Friday: 8:00 am - 5:30 pm Saturday: 9:00 am - 5:00 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Floridsdorf Prager Straße 2 / Am Spitz 15, 1210 Vienna	Monday - Friday: 8:00 am - 5:30 pm Saturday: 9:00 am - 1:00 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Großgrünmarkt Laxenburger Straße 367, 1230 Vienna	Monday - Wednesday, Friday 8:00 am - 3:30 pm Thursday: 8:00 am - 4:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Simmering Simmeringer Hauptstrasse 52, 1110 Vienna	Monday - Friday: 8:00 am - 5:30 pm Saturday: 9:00 am - 1:00 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Mödling Hauptstraße 25, 2340 Mödling	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Krems Dinstlstraße 10, 3500 Krems	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
St. Pölten Herrengasse 3-5, 3100 St. Pölten	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Baden Erzherzog-Rainer-Ring 3, 2500 Baden	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Wr. Neustadt Brodtschgasse 6, 2700 Wr. Neustadt	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Amstetten Hauptplatz 35, 3300 Amstetten	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Linz Graben 16, 4020 Linz	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Wels Kaiser-Josef-Platz 18, 4600 Wels	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Steyr Bahnhofstraße 9, 4400 Steyr	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Salzburg Schallmooser Hauptstraße 10, 5020 Salzburg	Monday - Wednesday, Friday 8:30 am - 12:30 pm, 1:30 pm - 4:30 pm Thursday: 8:30 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Graz Radetzkystraße 1-3, 8010 Graz	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Klagenfurt Alter Platz 17, 9020 Klagenfurt	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Innsbruck Brixner Straße 3, 6020 Innsbruck	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168
Bregenz Römerstraße 1-3, 6900 Bregenz	Monday - Wednesday, Friday 8:00 am - 12:30 pm, 1:30 pm - 4:00 pm Thursday: 8:00 am - 12:30 pm, 1:30 pm - 5:30 pm	Tel.: 0800 88 66 00 Fax: +43 (0) 505 105 - 2168