



**Welcome to your
WorksiteBank!**

DEGUSSA
BANK



Agenda

About Degussa Bank

Our products and services

Contact

Worksite banking – A unique business model

- Germany's **unique worksite bank** – specialised in banking services for company employees
- Our business model for more than **50 years** – a market leader thanks to this unswerving focus
- Currently about **400,000 customers** and **300 Bank-Shops** onsite at our well-known partner companies
- Member of the **Association of German Banks** and its Deposit Protection Fund (deposit protection up to €60.808 million per customer)



A bank with a “golden” history

- 1873: Company founded as the German Gold and Silver Refinery (Deutsche Gold- und Silber-Scheideanstalt, or **Degussa**), emerging from the former Frankfurter Mint
- 1936: Recognition of Degussa as a licensed **foreign-exchange bank**
- 1947: Accreditation as **trade-finance bank**
- Progressed in several stages from being Degussa AG's internal house bank to become today's **universal bank**



We stand for transparency, trust and convenience!

■ Convenience

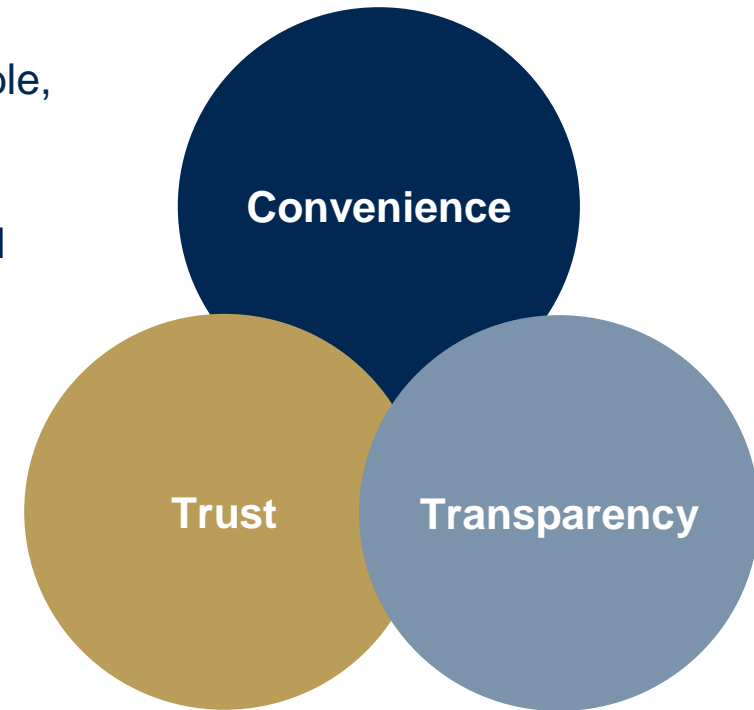
- Right by your side, quickly accessible, speedy transactions
- Responsive to the needs and demands of partner companies and their employees

■ Transparency

- Easy-to-understand products
- Straightforward advice
- Clear communication

■ Trust

- Mutual trust between partner companies, their employees and the bank



Straightforward banking services

- Our core competence: **Transparent advice, tailored** to your needs
- We keep the **wishes** and **demands** of our partner companies' employees always in mind!
- In all areas: A selection of products based on the “**best of**” principle
- Close cooperation between our Bank Shop service staff and highly skilled **product experts** in our head office



Accessible onsite and through all channels

- Our Bank Shops are the **central contact point** at worksites
- A wide range of banking and advisory services directly **on site**
- Bank-Shop **opening hours** are tailored to each company site's individual needs and conditions
- We're easily accessible **outside the workplace** too
 - Internet banking
 - Telephone-based customer service



ATM machines at the workplace

- Cash withdrawals available at **centrally located ATM machines** at the workplace
- **No fees** for cash withdrawals...
 - at Degussa Bank cash machines
 - at ING-DiBaden cash machines
 - at the 2,900 cash machines operated by CashPool members
 - at the counter in Degussa Bank Shops
- Also: **No-fee international cash withdrawals** with our MasterCard Global CashCard and VISA World CashCard





Agenda

About Degussa Bank

Our products and services

Contact

A wide range of savings products with attractive yields

■ Free current account

- Free account management, no service fees
- No fees for cash withdrawals, money transfers, deposits or withdrawals, direct debits
- No fees for internet or telephone banking



■ TopZins – Instant-access savings account with attractive yields

- Daily withdrawal capacities
- No minimum balance required
- Annually credited interest

■ Fixed-term deposits, savings bonds and much more

- Attractive yields with flexible maturities
- Straightforward transactions, high level of security and no market risk
- No-fee settlement account always available

Exclusive credit products

■ Employee loans

- Affordable credit with attractive terms
- Exclusive offers for worksite employees

■ Investment loans

- Financing offers for private renovation projects

■ Special worksite offers

- For personal goals, such as financing a pilot's license
- Processing of employer loans



Proven securities-management competence

■ Free brokerage account

- The ideal basis for a successful securities investment strategy!

■ Professional and independent advice provided by our securities specialists

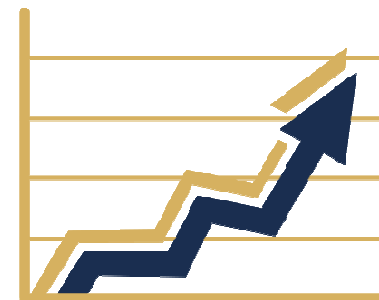
- Asset selection using the “best of” principle

■ Attractive terms

- Low transaction fees
- Up to 60 percent rebate on fees for selected mutual funds

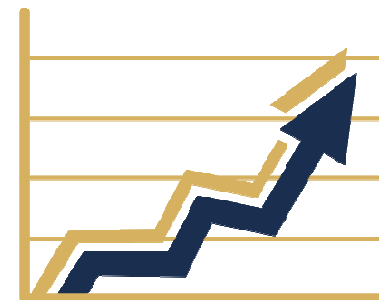
■ Special worksite offers

- Exclusive offers for worksite employees (for example, special certificate or bond issues)



Our asset-management products

- **Mutual funds** – Investing flexibly, while diversifying risk
- **Certificates** – For every market condition and risk preference
- **Bonds** – Fixed yields, calculable returns
- **Equities** – An opportunity for exceptional returns



The Degussa Bank WorksitePartner Fund*

The fund invests exclusively in the securities of our partner companies, which include well-known names and brands, and market leaders in every business sector.

Be a part of the Degussa Bank world and its successes!



* This commercial communication falls under § 31 Par. 2 of the Securities Trading Act. This advertisement does not represent investment advice.

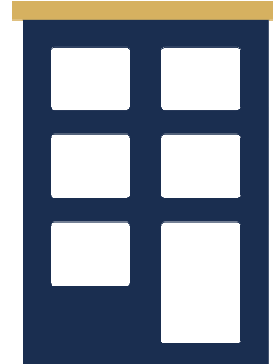
Exceptional real-estate financing

- **Exclusive terms** for our partner companies' employees
- Flexibility bonus: **Special repayments** and repayment term changes possible
- **Plan securely** with up to 15-year interest-rate stability
- For **follow-up financing**, secure our most favourable terms up to three years in advance
- **Advice and support** onsite or through our **construction-finance specialists**



Attractive property investments

- Acquisition of housing property through our INDUSTRIA WOHNEN subsidiary
- Attractive rental income
- **Comprehensive service package: Optional property-management support services** and rent guarantee
- Affordable **Degussa Bank financing** of up to 100% of the purchase price possible



The right card for every occasion and demand

- Broad range of **card offers** to fit all demands
 - Girocard/Maestro card
 - MasterCard/VISA card
 - Global CashCard/VISA World Cash card
- **Market-leading corporate card program**
 - Individualised features and services
 - Unique, worksite-specific designs make your card unmistakably distinctive
- **Easy handling of travel expenses through our travel-expenses account**
 - No-fee account management, no service fees, free money transfers
 - Exchange a wide variety of currencies
 - Comprehensive oversight of account transactions through internet banking service



Complete insurance portfolio

- Attractive insurance concepts through our **wholly owned PRINAS subsidiary**
- **Selection of the best products** in all relevant areas:
 - Automobile, property and liability insurance
 - Occupational and private pensions
 - Basic and supplementary health insurance
- Above-average **value for your money**
- Personalised service onsite and through our **insurance experts**





Special offers for companies and employees

■ Long-term compensation time accounts

- We will gladly support you in the creation and management of long-term compensation time accounts

■ Employee participation programs

- We offer a variety of employee participation programs, from employee stock options to profit-sharing rights

■ Asset-creation savings plans

- Risk-free investments with attractive yields of 3.39%

■ Equities savings plan

- Our attractive fund products as a basis for investment
- Upon request, incentives can be provided in the form of employer bonuses (investment plan)



Agenda

About Degussa Bank

Our products and services

Contact

Your contact opportunities

■ Your Bank-Shop location

- PUMA Vision Headquarters, third floor, room 3.028
- PUMA WAY 1
- 91074 Herzogenaurach

- Your local service representative: Stefanie Tietze-Häberlein
- Telephone: 09132 8368 930
- E-mail: stefanie.tietze-haeberlein@degussa-bank.de



■ Central telephone service numbers

- | | |
|--------------------------------|--|
| ■ Telephone customer service: | 069 / 3600 5555 (Mon. to Fri. 08:00 – 18:30) |
| ■ Customer dialogue: | 069 / 3600 3377 (Mon. to Fri. 08:00 - 18:30) |
| ■ Brokerage services: | 069 / 3600 3613 (Mon. to Fri. 09:00 - 18:00) |
| ■ Real-estate credit services: | 069 / 3600 3880 (Mon. to Fri. 08:30 - 17:30) |
| ■ Financial consulting: | 0800 / 2240 402 (Mon. to Fri. 08:30 - 17:30) |

■ Internet

- www.degussa-bank.de

Thank you!

DEGUSSA
BANK

