

## T&Cs for Account Information Services

provided by:

**fino run GmbH**  
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### § 1 Terms of use for account and deposit information services

- 1.1. To utilize the fino service, you can enter the online banking access data (e.g., user name and PIN) of your account- or deposit-holding payment service provider within the fino application or on the forwarded website of the account- or deposit-holding credit institution, using any common browser system, mobile app or desktop app. During the utilization of the fino service, you will be electronically connected with your selected account- or deposit-holding payment service provider or credit institution, and will be prompted to enter your access data exclusively by the afore-mentioned provider or institution. This connection takes place through the provision of an interface between your account- or deposit-holding payment service provider or credit institution and fino. Insofar any access data is deposited, this takes place in encrypted form. The authentication will be confirmed using a second factor specified by the bank (possession or inherence, e.g., mobile phone or fingerprint).
- 1.2. Caused by the utilization of the fino service, an analysis of your transaction history takes place. Your existing payment partners can thus be determined. fino points out that the transaction history can only be analysed to the extent the respective account- or deposit-holding credit institution transmits the data. fino does not guarantee that the account- or deposit-holding credit institution will continue supporting the application in future.
- 1.3. Depending on use, it is possible to implement this process with several accounts, and thus integrate several accounts into the fino service.
- 1.4. The account or deposit information service is usually completed after a few seconds. In exceptional cases, the process may take up to 5 minutes.

### § 2 Object of performance

- 2.1. Secure login to your bank account
- 2.2. Retrieval of your account information (transaction history and metadata)
- 2.3. Transaction history analysis
- 2.4. Performance of added value services: Depending on use, various added value services may be performed. These are listed in the product descriptions and are, for instance:
  - (a) Augmentation of raw data, for example through supplementing a payment partner's address data

- (b) Transaction categorization
  - (c) Filtering of transactions
  - (d) Display/transmission of required results
- 2.5. If you are not shown any other product-describing General Terms and Conditions of fino, apart from the “General Terms and Conditions for the Utilization of fino Services” and the “T&Cs for Account Information Services”, the retrieved account information will be transmitted to your contractual partner, from whom you have been forwarded to our account information service.

### **§ 3 Complaints procedure and extrajudicial redress procedures for account or deposit information services**

Complaint/dispute resolution procedures through BaFin (Federal Financial Supervisory Authority)

In case you would prefer to not complain directly to fino in regard to your rights and obligations (in accordance with §§ 675c to 676c Civil Law Code or Article 248 of the Introductory Act to the Civil Law Code), you may lodge a complaint with the Federal Financial Supervisory Authority (BaFin). The complaint must be made in writing or declared for recording at the BaFin, specifying the subject matter as well as the grounds for appeal.

Kassel, 10.12.2020