# Additional features of online banking.

In addition to the basic features such as account balance checks and credit transfers, online banking at the Sparkasse offers several other useful services:

## **Multi-banking**

With multi-banking, your overall financial situation can be monitored across all your bank accounts and all your transactions can be carried out - including those of other financial institutions.

## **Financial planner**

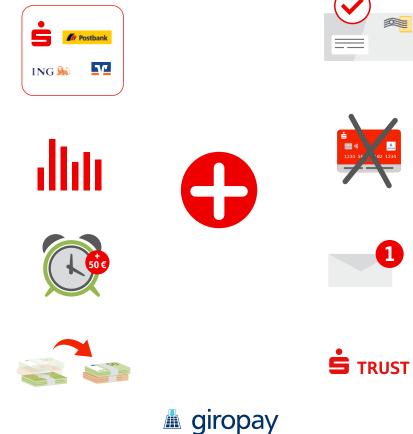
With the new financial planner, all the transactions on your integrated current accounts can be transparently monitored, evaluated and even forecast.

#### Account alert feature

Get a notification when your salary arrives, money is debited from your account or if your account slips into overdraft.

#### Real-time credit transfer

When the money needs to be credited to the recipient's account within seconds.



#### giropay

With giropay, you can make secure payments online, send and request money in real time\* and prove that you are of full age and capacity.



## **Change address**

If you move house, enter your new address data so that your Sparkasse post can continue to be delivered.

# Block card

In the event of loss, theft or suspected misuse of your Sparkasse card (debit card), it can be blocked via the emergency number 116 116 or directly in your online banking, and a replacement card can be requested immediately.

# **Flectronic mailbox**

The place where you find bank statements, investment account and credit card statements in digital form and where you communicate with bank advisors.

# S-Trust

A secure place to keep personal documents.



\* Corresponds to a transfer according to standardized payment account terminology.