DEUTSCHE BANK POLSKA RETURNS THE ACCOUNT FEES

* **If a bank introduces loan related account fees, it must ensure the consumer can close the account at no cost.**
* **Deutsche Bank Polska forgot about it.**
* **Deutsche Bank Polska will return the account fees to current and former customers.**

**[Warsaw, 13 August 2018] The Office of Competition and Consumer Protection initiated the proceedings against Deutsche Bank Polska in May 2017.** The Authority raised doubts as to the bank charging increased fees and not enabling the consumers to terminate the agreement at no cost. This practice had been in use since 2012 at least.

**A few years ago, the bank's customers, while taking an ordinary or mortgage loan, opened checking and savings accounts, which were also intended for servicing the loan.** In exchange, **they were offered e.g. a lower loan margin, so they paid lower installments.** However, the bank increased the account maintenance fees - for example, from PLN 0 to PLN 8, from PLN 2 to PLN 12. **Consumers who did not want to pay and terminated the agreement risked increasing the loan interest rate. And people who wanted to convert the account into another one could be charged by the bank with additional costs.**

**- *We decided the bank must not make the consumer's situation worse.*** *If a financial institution introduces or increases a fee for maintenance of an account associated e.g. with a loan agreement, it must enable the consumer to terminate the agreement at no additional cost.* ***The customer of Deutsche Bank Polska often had no choice but to pay a higher fee for the account handling,*** *because termination of the agreement or its amendment were associated with cost***- says Marek Niechciał, the President of UOKiK.**

**Deutsche Bank Polska will compensate customers for losses. So it avoided a fine being imposed by UOKiK. The above commitment applies to the bank’s former and current customers.**

**If you have or had got one of the following accounts: db NET, db Konto, db Fokus, Pakiet Inwestor, Pakiet status, db Open or db Start associated with a loan agreement, and the bank increased your account maintenance fees, you can apply for e.g.:**

* Refund of the account fees paid (applies to former and current customers).
* **Switch to any other type of account offered by the bank, free of charge.**
* **You will no longer need to have got a specific type of a checking and savings account and yet the bank will not increase your loan margin.**

**To get the compensation, submit an application. Wait for correspondence from the bank. For more information, read the UOKiK decision.**

**Additional information for consumers:**

Phone: 801 440 220 or +48 22 290 89 16 – consumer helpline   
Email: [porady@dlakonsumentow.pl](mailto:porady@dlakonsumentow.pl)   
[Branches of the Consumer Federation](http://www.federacja-konsumentow.org.pl/63,tu-znajdziesz-pomoc.html)  
[Consumer ombudsmen](https://uokik.gov.pl/pomoc.php) – in your town or district

**Additional information for the media:**

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