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By accessing and/or using the information, services, links, functions, applications or programs of this website (hereinafter „Website“), the user agrees to the following conditions. Note: The German language version of these terms and conditions is binding, the English language version is for information purposes only.

Applying for Cards

Card applications can be completed using the provided forms and sent to us by post. They can also be completed on this Website, printed out and sent by post or scanned and sent by e-mail. In either case, the application must show a legally valid signature. As of 2021, it is also possible to complete an application on this Website and submit it to us directly (requires verification by VideoID). card complete reserves the right to accept or reject applications. A card contract only comes into effect when the card is delivered to the cardholder.

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The place of jurisdiction shall be Vienna Innere Stadt, unless a dispute is a consumer transaction pursuant to § 1 KSchG. Pursuant to Sections 88, 89, 93 (2) and 104 (1) JN, if the consumer is domiciled, habitually resident, or employed in Austria, any action against him/her falls solely under the jurisdiction of the court in whose district the domicile, habitual residence or place of employment is located; this shall not apply to legal disputes which have already arisen.

If any provision of these terms of use is determined to be invalid, it shall not affect the validity of the rest of the terms of use. Rather, the invalid term shall be modified so that it is valid and, as fully as possible, reflects the original economic intent and purpose.

Our official language of contracts, orders and business is German. Warranties are provided in accordance with statutory provisions. Prices quoted are current prices, valid until further notice, and include all taxes and duties. The unit of account is euro.

Information and complaints at: office@cardcomplete.com

If our service is not to your complete satisfaction, you can contact the independent ombudsman's office of the Austrian Retail Association: Trustmark Austria Ombudsstelle Handelsverband, 1080, Vienna, Alser Straße 45, www.handelsverband.at/trustmark-austria/ombudsstelle/.

Voluntary Codes of Conduct: [Trustmark Austria](#), [European Trustmark](#)

Pursuant to Section 65a of the Austrian Banking Act (BWG), financial institutions are required to disclose on their websites how they comply with the provisions of Sections 5(1)(6) to (9a), 28a(5)(1) to (5), 29, 39b, 39c, 64(1)(18) and (19) and the Annex to Section 39b BWG. We therefore inform you as follows:

Compliance with the provisions of §§ 5 (1) (6) to (9a) and 28a (5) (1) to (5) is part of the internal Fit & Proper Policy of card complete Service Bank AG. Before appointments or reappointments are made of members of the Management Board or Supervisory Board or holders of key functions, their professional suitability and personal reliability are checked and documented on the basis of legal requirements. A corresponding review is also carried out for existing functions. The information and documents to be submitted by each potential appointee to the Management Board or Supervisory Board or holder of key functions, such as curriculum vitae, criminal record check, statements on availability in terms of time and potential conflicts of interest, are used to assess the candidate's suitability. A positive overall assessment („fit & proper“) is achieved if the professional suitability and personal reliability meet the specified criteria and legal requirements. The Financial Market Authority is notified of appointments of Management and Supervisory Board members and provided with the assessment documents in accordance with legal requirements. Ongoing suitability is ensured through regular training or continuing education.

The establishment of a nomination committee pursuant to Section 29 of the Austrian Banking Act (BWG) is not required, as the credit institution is not of significant importance within the meaning of Section 5 (4) of the Austrian Banking Act. In order to comply with the provisions of §§ 39b including Annex and 39c BWG, a remuneration committee has been established at card complete Service Bank AG to monitor the relevant guidelines used to determine and apply remuneration policy and practices. The financial information listed in Section 64 (1) (19) can be found in the annual report of card complete Service Bank AG, which is presented as part of the publication of the annual financial statements.