

Technical merger – information for all customers of the former Sparkasse Beckum-Wadersloh

It's done! Our technical merger is complete. The databases of Sparkasse Münsterland Ost and the former Sparkasse Beckum-Wadersloh have been successfully merged. Thank you for your understanding for the restrictions during the merger weekend.

Card payments, online banking, ATMs and all other self-service devices are available again without restrictions.

› Where can I find access to my online banking after the merger weekend?

From Monday, 18 November 2024, please use the address www.sparkasse-muensterland-ost.de.

If you have saved the website or the online banking login of the former Sparkasse Beckum-Wadersloh as a favourite or bookmark in your browser, please change the link to the new address: www.sparkasse-muensterland-ost.de.

› What do I need to be aware of in the Sparkasse apps after the merger weekend?

Sparkasse app and Sparkasse Business app



When you use the Sparkasse app and the Sparkasse Business app for the first time from 18 November 2024 onwards, a merger assistant will help you convert your accounts. If the assistant does not launch, please update the Sparkasse app in the Google Play Store or Apple App Store and restart your smartphone if necessary. Please have your login name and online banking PIN ready.

You can find instructions for using the fusion assistant [here](#).

S-Invest app



The data in your existing S-Invest app cannot be transferred for technical reasons. Please delete and reinstall the S-Invest app after 18 November 2024 to add your existing securities accounts. Please have your login name and online banking PIN ready. You can find the link to download the app and a quick guide to setting it up [here](#).

S-pushTAN app



The app is available to you as before without the need to reinstall it. If the app still does not work, please request a new registration letter under the menu item „Connections“ / „Add connection“.

FAQ for private customers

Information for all customers of the former Sparkasse Beckum-Wadersloh

(nothing will change for all other customers of Sparkasse Münsterland Ost)

Bank details and payment transactions

> Will I receive a new account number/IBAN?

From Monday, 18 November 2024, the uniform bank sort code 400 501 50 will apply to the entire Sparkasse Münsterland Ost. Therefore, all accounts and securities accounts will receive a new IBAN (International Bank Account Number) and a new BIC (Bank Identifier Code). You can find these on every statement of your current account, in your online banking and in your Sparkasse app. Please also inform all persons authorised to deal with the account(s).

In some cases, account numbers may also change as part of your IBAN. If your current account is affected, we will inform you personally by letter at the beginning of November. In these cases, you will automatically receive a new Sparkasse card and a new PIN from us free of charge.

If your account number does not change, you can continue to use your existing Sparkasse card.

> What is the new bank sort code/BIC?

From Monday, 18 November 2024, the uniform bank sort code 400 501 50 and the BIC (Bank Identifier Code) WELADED1MST will apply to the entire Sparkasse Münsterland Ost. Therefore, your IBAN (International Bank Account Number) will change. You will find this and the BIC on every account statement for your current account.

Please do not use the new bank sort code and IBAN before 18 November 2024.

> Will payments to my old account number be forwarded?

All credits and direct debits that still use the old account number/IBAN/sort code will be forwarded automatically until further notice. There is, therefore, no need for any action as the credits and debits will be forwarded for several years. However, please remember to pass on your new account details to your payment partners. With many payment transaction partners, you can enter your changed IBAN and account number yourself in the respective online portal.

If this is not possible, you can inform your payment transaction partners in writing using this [sample letter](#) about the change of your IBAN/account number.

➤ **What will happen to standing orders?**

There is no need for you to take action. We will automatically convert existing standing orders for you.

➤ **What will happen to my exemption orders?**

Exemption orders issued to us are transferred without any changes to the details of savings banks and remain valid. If you have issued exemption orders to both savings banks, these will be combined and the amounts will be added together.

➤ **What will happen to pre-printed forms?**

You can use your old payment transaction forms (bank transfers and cheques) until 17 November 2024. From 18 November 2024, only the new forms can be used, which you can obtain from your branch.

➤ **Do I need a new savings book with the name Sparkasse Münsterland Ost printed on it?**

No. The savings book certificates issued by the former Sparkasse Beckum-Wadersloh remain valid and do not need to be exchanged. All payments will be transferred to the changed account number.

➤ **Will there be any changes to securities accounts?**

Your securities account and other contracts remain valid without any changes. The securities account numbers will be adjusted as part of the technical merger from 15 to 17 November 2024. From 18 November 2024, you will see your new securities account number in your online banking, or you can obtain it by calling our Customer Service Centre.

Cards

➤ **Do I need a new Sparkasse card?**

Most customers can continue to use the previous Sparkasse cards of the former Sparkasse Beckum-Wadersloh with their existing PIN without restriction until the expiry date, despite the old Sparkasse name and the old IBAN.

In some cases, account numbers may change (see „Will I receive a new account number/IBAN?“). We will inform affected customers personally by letter at the beginning of November. In these cases, you will automatically also receive a new Sparkasse card and a new PIN from us. We will make the replacement at no cost to you. From 18 November 2024, you will be able to change the default PIN to your preferred PIN at any ATM. If you make payments with your Sparkasse card via mobile phone or smartwatch, the associated digital Sparkasse card will be automatically updated when the card is replaced.

› Do I need a new credit card?

No. Credit cards issued by the former Sparkasse Beckum-Wadersloh will remain valid until their regular replacement. The card will only be switched to the new name of the savings bank when your current card expires. As usual, when your current credit card expires, you will automatically receive a new card with a new card number.

› Who do I contact if I need to block my card?

Over the weekend from 15 to 17 November 2024, you will not be able to block your card via online banking, but only via the general phone number 116 116 provided for this purpose.

Online banking

› How do I access my online banking?

From Monday, 18 November 2024, please use the address www.sparkasse-muensterland-ost.de.

If you have saved the website or the online banking login of the former Sparkasse Beckum-Wadersloh as a favourite or bookmark in your browser, please change the link to the new address: www.sparkasse-muensterland-ost.de.

› What are my login details?

As a rule, you can log in as usual with your familiar login name and online banking PIN. If you use the chipTAN procedure, please use your new Sparkasse card for this purpose from 18 November 2024 onwards.

In some cases, there may be duplicate login names after the technical merger. Where this is the case, we will inform you in advance by post about the next steps. From 18 November 2024, you can assign yourself a new login name in your online banking settings if you wish.

› Why do I have to reactivate the device recognition?

From 18 November 2024, you will be able to contact Sparkasse Münsterland Ost via the uniform Internet address www.sparkasse-muensterland-ost.de.

For security reasons, the device recognition that you activated at the previous address, www.sparkasse-beckum.de, cannot be transferred to the new address.

Simply activate the device recognition function below the online banking PIN box during login to save your browser or the device you are using as trustworthy for the new web page.

➤ **What will happen to my templates and scheduled transfers?**

Templates that you have created in the online banking system of the former Sparkasse Beckum-Wadersloh will be transferred to the online banking system of Sparkasse Münsterland Ost.

Scheduled transfers that you have entered in the online banking system of the former Sparkasse Beckum-Wadersloh before the merger will, of course, be made correctly, even if the transfer date is after the technical merger.

➤ **When will I be able to see the data of the associated companies again?**

Contract data of our associated companies (LBS, securities portfolios) will be available again in the app from Monday, 18 November 2024, during the course of the day.

➤ **I use an external program for payment transactions.**

What will I need to keep in mind?

If you use PC programs for your payment transactions, you must adjust your originator data (bank sort code and account number, if applicable). The bank sort code of Sparkasse Münsterland Ost is: 400 501 50, the BIC is WELADED1MST.

➤ **I have problems with online banking. Who can help me?**

If you have any questions, you can contact us using the contact form or by telephone at: +49 (0) 251 598-0 (Monday to Friday from 8 a.m. to 6 p.m.).

➤ **I use an online broker. What will I need to keep in mind?**

Online brokerage will not be available from Friday, 15 November 2024, at 4.30 p.m. until Sunday, 17 November 2024. The functions will be available again from Monday, 18 November 2024.

➤ **I had accounts and online banking access in both banks.**

Will I have to do anything?

The data from Beckum-Wadersloh will be transferred to Sparkasse Münsterland Ost. If possible and reasonable, your accounts will be combined into a joint online banking account in the weeks following the merger and the redundant access will be deleted. If you are affected by this, we will inform you in due course about any necessary steps and support you in securing your mailbox contents.

Apps

› What do I need to be aware of when using the Sparkasse app and Sparkasse Business app?

When you use the Sparkasse app and the Sparkasse Business app for the first time from 18 November 2024 onwards, a merger assistant will help you convert your accounts. If the assistant does not launch, please update the Sparkasse app in the Google Play Store or Apple App Store and restart your smartphone if necessary. Please have your login name and online banking PIN ready.

You can find instructions for using the merger assistant [here](#).

› I can no longer open the Sparkasse app because I have forgotten my app password. What should I do now?

If you have forgotten your app password, please reset the app. You will then need to set up your accounts again.

If you have forgotten your online banking PIN, you can reset it on our website under „[Forgotten your login details?](#)“.

› What can I do if I can no longer see sales data?

In some cases, customers of the former Sparkasse Beckum-Wadersloh may no longer be able to view their sales data in the Sparkasse app. In these cases, please use online banking via our website.

› What do I have to do in the S-Invest app?

The data in your existing S-Invest app cannot be transferred for technical reasons. Please delete and reinstall the S-Invest app after 18 November 2024 to add your existing securities accounts. Please have your login name and online banking PIN ready. You can obtain the link to download the app and a quick guide to setting it up [here](#).