

## Own SAP Frequently Asked Questions

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## 1. General Questions

### 1.1. Why does SAP offer Own SAP to its employees?

Share purchase plans such as Own SAP are voluntary benefits. SAP has been offering employee share plans since the 90s to ensure employees participate in our success, which is directly related to the stock price. We want to acknowledge the commitment of our employees who give their best for SAP every day, and we want to foster a shareholder mentality across the company.

A shareholder mentality within the company does more than just foster entrepreneurial thinking: employees are more motivated to contribute to the company's success and identify themselves more strongly with their employer.

### 1.2. Why has SAP introduced Own SAPx2? How long is it valid?

Own SAP is being rolled out four months later than originally planned. To benefit from the same available budget under the new timeline Own SAPx2, our 2016 launch offer, will be available starting September 2016.

Participants who enroll between 2nd September and 1st December 2016 will receive a double monthly matching contribution (that's an 80% matching contribution in total every month) as well as a double monthly subsidy (that's a €40 subsidy in total every month, only for non-executives) for **up to three** purchase cycles (November and December 2016 as well as January 2017), depending on the enrollment date. Employees don't need to re-enroll when the plan switches back to Own SAP and its regular conditions. Enrollment cut-off dates for Own SAP and Own SAPx2 are available [here](#). Employees can withdraw from the plan at any time, in line with the enrollment cut-off dates.

### 1.3. How does Own SAP work?

Employees can enroll in the plan by using the online enrollment tool. (In the following countries, employees are required to sign a written consent form before enrolling: Bulgaria, Croatia, Czech Republic, Hong Kong, Poland, Romania, Serbia, Slovakia, Greece). You can invest between 1% and 10% of your monthly base salary (gross) in SAP shares. SAP matches your investment by 40% (matching contribution) and adds a subsidy (only for non-executives) of € 20 per month. Every month, SAP shares are purchased with the employee and SAP contribution. Please refer to our short [video](#) or the [flipbook](#) to learn more about the plan.

### 1.4. Are there any risks when participating in Own SAP?

Participation in any employee share plan involves the risks and opportunities of owning stock in general. It is possible that the sale price of your shares can be lower than the original purchase price. The SAP contribution increases your gains if the share price rises and protects your investment if it drops. With the generous SAP contribution amount, the share price would have to drop significantly to realize a loss. If you are in a non-Euro country, currency exchange rates may also influence your gain. Please refer to question 2.13.

## 2. Questions about participating, enrolling and paying

### 2.1. Am I eligible to participate?

Employees meeting these requirements are eligible to participate:

- a. A tenure at SAP of 2 months in the current country (6 months in China and the Czech Republic).
- b. A monthly income (for employees with long-term absence, illness or other reasons of absence the participation will be paused and will continue automatically after return).

The following employees are **not eligible** to participate:

- a. Working students\*, diploma students, PhDs, interns, employees with a limited contract of less than 6 months, hourly paid employees and the Executive Board.
- b. Due to local legal restrictions, employees in the following countries participate in a different plan (Own SAP Virtual): Argentina, Azerbaijan, Colombia, Egypt, Kazakhstan, Morocco, the Netherlands, Puerto Rico, Russia, Saudi Arabia, Slovenia, Ukraine, Venezuela, Vietnam. Participating countries are reviewed on an annual basis and may change if legislation changes.

\*Students under the vocational training program are eligible to participate in the plan. Excluded are the vocational trainees in Brazil, China, Hungary and US. The vocational training program is offered in the following countries during 2016: Germany, Brazil, India; China; Switzerland, Hungary, Ireland, USA.

## 2.2. I participated in the early retirement program. Can I still participate in Own SAP?

If you are leaving SAP as part of the early retirement program 2015 applicable in Germany, you are eligible to participate in Own SAP as long as you receive a base salary. If you are participating in any other early retirement program, you will not be eligible to participate.

## 2.3. How do I enroll?

You can enroll by using our online enrollment tool.\* The link is available at quick link [/go/own](#). You can also download the enrollment app with [SAP Mobile Place](#). You can access the enrollment tool (in the portal or the app) also if you're outside the SAP network. You only need an internet connection.

In order to enroll, you need to accept all contractual agreements (Own SAP plan rules and Computershare's terms and conditions) and enter a contribution percentage. This is the percentage of your **gross** monthly base salary. The corresponding amount will be deducted from your **net** salary.

\* In the following countries, employees are required to sign a written consent form before enrolling online: Bulgaria, Croatia, Czech Republic, Hong Kong, Poland, Romania, Serbia, Slovakia, Greece.

## 2.4. What additional steps are needed before I can enroll?

In general, eligible employees can access the online enrollment tool at any time and start enrolling without any additional requirements. There is an exceptional process in Bulgaria, Croatia, Czech Republic, Hong Kong, Poland, Romania, Serbia, Greece.

For legal reasons, employees in these countries have to provide their written consent to payroll deductions before enrolling in Own SAP. If you are located in one of the above countries, please go to quick link [/go/own](#) and click on "Enroll & Pay" where you will find more information.

## 2.5. When will my payroll deductions happen if I have two pay runs per month?

If you have two pay runs, the contribution percentage that you have entered in the enrollment tool will be deducted in both pay runs of the contribution month. For example, if you enroll until October 1, the payroll deduction takes place from both runs in October.

## 2.6. Do I receive any confirmation email once I enroll in the plan?

After you enroll in the plan, a pop-up window will confirm that your data was successfully saved, which means you are enrolled. New joiners will receive a one-time email notification once Computershare has created a new SAP shares account. Whether you actually participate in the plan depends on the availability of your salary and whether your contribution can be deducted from your salary. A second email will be sent, once your contribution was deducted and provided to Computershare to purchase shares. This is a one-time notification only, except in Germany where it is required to send a notification monthly.

If you would like to confirm that your contribution was deducted from your salary in a specific month, please review your pay slip.

### **2.7. When do I start investing, when are my shares purchased and when are they delivered into my account?**

If you enroll before (including) the 1st of a month, the contribution is deducted from your net salary in the same month. The purchase date then is the 10th of next month, provided that the 10th of the month is a trading day. The shares will be delivered to the account within two trading days. This cycle repeats on a monthly basis until you decide to withdraw from Own SAP.

For example, if you enroll between Sep 2 and Oct 1, your contribution is deducted in the pay run(s) in October. Your shares will be purchased and delivered until November 12th (if the days between 10th and 12th are trading days).

### **2.8. How do I pause or stop participation?**

You can withdraw from participation in the enrollment tool. The same cut-off dates apply as for enrollment. For example, if you withdraw until the first of a month (e.g., between Oct 2 and Nov 1, inclusive), there will not be a payroll deduction in November. You cannot pause participation for a specific period of time, nor can you enroll for a specific period of time. Your enrollment or withdrawal is always valid until you make a change. However if you go on unpaid leave and have no base salary available, your participation will be paused automatically until you return.

### **2.9. How can I change my contribution percentage?**

You can change your contribution at any time in the enrollment tool. The same cut-off dates apply as for enrollment. For example, if you change your contribution until the first of a month (e.g., between Oct 2 and Nov 1, inclusive), it will be effective in the pay run in November.

### **2.10. What is the cap?**

The SAP contribution (matching contribution and subsidy) is capped at €6,000 per calendar year per person. Once you have reached the cap, your participation continues without the SAP contribution. Computershare will continue to purchase shares on your behalf with your own contribution amount unless you withdraw from the plan. You will still benefit from purchases free of a transaction charge.

To monitor if you reach the cap, you can review the total SAP contribution amount in your SAP shares account in the "Correspondence" section. Please note that only a small number of employees will potentially reach the cap based on their income and only if they invest a high or the maximum value per month.

### **2.11. Where can I find a history of my contribution amount?**

You can review your contribution amounts in your pay slips or in your SAP shares account in the "Correspondence" section.

### **2.12. What exchange rates are used and what is the impact of exchange rate fluctuation?**

Please keep in mind that exchange rates may influence the value of your investment and payout. You invest in local currency but shares are purchased in Euro. That's why your investment is converted into Euro with the exchange rate on the last trading day of the month of the payroll deduction. When you sell your shares, they are traded in Euro. Proceeds are converted to local currency with the

applicable market value and paid out. You can determine the currency in which you like to receive any payments when you specify your bank account in your SAP shares account.

**2.13. My salary increase was processed for previous months retrospectively. Will this be considered in Own SAP?**

Only the actual salary at the time of your contribution is considered in the plan. No changes are possible retrospectively. The additional amount that you receive to correct the previous months' pay (in a normal payroll cycle or in an additional off-cycle payroll cycle) will not be taken into consideration. However your new (increased) regular monthly base salary is the basis to calculate your contribution amount going forward.

**2.14. What happens if I don't have sufficient salary (min wage, basis for calculation)**

In cases where the net salary is not sufficient to cover your contribution, you might be required to pay the remaining amount after receiving an invoice that is issued by your payroll department. In some countries, your contribution will only be deducted from your available income, without issuing an additional invoice for the shortage. This depends on the country and the local regulations. Country-specific details will be made available soon.

## Questions about taxes

**2.15. What taxes apply?**

Comprehensive country-specific information about tax questions can be found in our country-specific tax guides. In addition, you can simulate applicable taxes in our simulation tool. In most countries, taxes apply in the following cases:

- At contribution – The matching contribution is subject to ordinary income tax and social contributions. Any taxes due will be deducted from your salary, in the same paycheck from which your contribution is deducted. (In some countries, you are required to report taxable income in your annual tax return and SAP is not required to and will not withhold taxes.)
- Dividends – You will receive all dividend proceeds after German tax is deducted. In countries with an applicable tax treaty, you are able to submit a claim to the German tax authorities for a tax refund. Dividends may also be subject to taxes in your location, depending on your country's requirements.
- Sale – Any proceeds resulting from the sale of your shares may be subject to capital gains tax. As tax laws differ from country to country and are rather complex, SAP cannot give tax advice. We strongly recommend that you seek advice from a professional tax consultant who will analyze your personal situation. In particular, participants who are international transfers should obtain professional tax advice. Employees will be responsible for any attributable tax.

**2.16. How do I pay taxes?**

Depending on your country of residence, income taxes applicable at contribution will be deducted from your salary, in the same paycheck from which your contribution is deducted, or you are required to report taxable amounts in your annual tax return and SAP does not withhold. In most countries, SAP is only required to withhold taxes at contribution, but you are responsible to take care of taxes related to dividends or the sale of shares. Please read the country-specific tax guides to learn more.

**2.17. May I submit an application for tax exemption?**

No, unless you are located in Germany (Freistellungsauftrag).

### **2.18. [For colleagues in the US] Is the SAP shares account considered an overseas foreign account with respect to FBAR reporting?**

Your account is provided by Computershare Trust Company N.A. (CTCNA) and therefore held in the US. As such the account is not categorized as a foreign account for FBAR purposes.

## **3. Work and Life Events during participation**

### **3.1. What happens if I transfer to another country?**

Once you transfer to another country, your participation in Own SAP ends and, provided you are located in a country where Own SAP is offered, you will need to re-enroll using the online enrollment tool. Your transfer has no impact on your SAP shares account or shares held in your account.

### **3.2. What happens if I go on an international assignment?**

If you are being assigned to an SAP entity in a different country, this will not have an impact on your participation as you continue to be paid by your home country.

### **3.3. What happens if I terminate employment with SAP?**

When you terminate employment with SAP, your participation stops once you don't receive income from SAP. Your SAP shares account must be cleared within three months after termination (or any other reason for leaving SAP, e.g., retirement); shares must be sold or transferred to a private brokerage account. In the unfortunate event of your death, the account will remain open for nine months to allow sufficient time for your estate to access the account.

### **3.4. What happens if I go on unpaid leave?**

If you go on unpaid leave, your participation will be paused as you no longer receive income. As soon as you return, your participation will continue. Your SAP shares account will remain open until you return.

### **3.5. I don't understand the Own SAP information on my pay slip**

The SAP contribution will be added to your gross salary, similar to a bonus. The added amount will be taxed according to local tax laws. At the same time, two different amounts will be deducted from your net pay in order to buy shares: (1) your contribution and (2) the SAP contribution that was previously added.

## **4. Questions about the SAP shares account**

### **4.1. Who is the plan administrator?**

SAP evaluated existing service providers and selected Computershare to administer Own SAP. Computershare is a global company with 35+ years of experience and 1,500 clients. The extensively trained call center will be accessible from all countries for expert support.

### **4.2. What is the SAP shares account and how can I access it?**

Your SAP Shares account is an account that SAP has set up for you through Computershare, our third-party administrator for Own SAP. All shares you acquire under Own SAP will be held in your SAP Shares account unless and until you sell the shares or transfer them to an account at another bank/brokerage firm. You may access your SAP Shares account from the SAP Corporate Portal or

from outside the SAP network. SAP pays the associated account fees, except the commission on a sale of the shares.

#### 4.3. How can I access my SAP shares account?

You can access your account from outside of the SAP network at [www.computershare.com/SAPshares](http://www.computershare.com/SAPshares). You will need a login ID and password. As login ID, please enter your numeric SAP user ID. Alternatively, you can specify your password when you access your SAP shares account via [single-sign-on](#) through the SAP network. If encounter any difficulties, please contact Computershare at [SAPshares@computershare.com](mailto:SAPshares@computershare.com) or via [phone](#).

#### 4.4. What is my user ID and password?

If you need to login from outside of the SAP network, you will need a login ID and password. As login ID, please enter your numeric SAP user ID. Alternatively, you can specify your password when you access your SAP shares account via [single-sign-on](#) through the SAP network. No password has been sent to your via email or letter. If encounter any difficulties or don't remember your password, please contact Computershare at [SAPshares@computershare.com](mailto:SAPshares@computershare.com) or via [phone](#).

#### 4.5. Where are my shares held?

Your shares are held in a nominee account, administered by Computershare, who partners with Citibank Germany for brokerage services. Your account is therefore located in Germany.

#### 4.6. My SSO does not work

Please contact Computershare at [SAPshares@computershare.com](mailto:SAPshares@computershare.com) or via [phone](#).

### 5. Questions about share sales, transactions and other information and documents in your account

#### 5.1. How do I sell or transfer my shares?

You can place a sale or transfer order online in your SAP shares account in the section "Holding Information". Please refer to the user guide that will be up to date with this information in November.

#### 5.2. Can I sell shares during blackout periods?

Pursuant to the Code of Business Conduct for Employees and the Insider Regulations, SAP employees are asked to not trade in any SAP shares (or bonds or their derivatives) during the period from the 15th day of the third month of any reporting quarter until the figures for that quarter are published by SAP in order to avoid any perception of insider trading. This is called the Blackout Period. Deviations from this guideline should only be made in emergencies (for example, where an employee has a sudden unexpected cash requirement). Cases of doubt should be discussed with the SAP SE Capital Market Compliance Office beforehand.

#### 5.3. Are there any fees when I transfer or sell my shares?

There are no transaction costs when transferring shares. If you sell your shares directly from your SAP shares account, you will pay a minimum administration fee of €20.00 or 0.3% of the transactional value of the sale. Fees may vary from bank to bank. If you want to sell your shares from a different account, please check with your bank what fees apply.