



OPEN A 6-MONTH TERM DEPOSIT ACCOUNT AT 0.75%
AND GET AN ADDITIONAL 0.5% BONUS
TERMS AND CONDITIONS

New Customers looking to benefit from this promotion agree to be bound by these Terms and Conditions and all other special conditions relating to the "Open a 6-month Term Deposit Account at 0.75% and get an additional 0.5% Bonus".

Unless otherwise stated, all capitalised terms shall have the same meaning given to them in the 'General Terms and Conditions' or the 'Investment Services Terms and Conditions'.

The Term Deposit Account (the "TD") being promoted is available in Euro. The minimum balance required in respect of a TD is one hundred Euro (€100). The duration of the TD shall be for a fixed six (6) month term. The interest rate on the account is 0.75% per annum, which interest shall be paid pro-rata. Interest is paid on maturity in the disposal account (chosen by yourself upon account opening), unless you instruct us otherwise. The interest rate is fixed for the full period of the TD. Before maturity of the TD you shall, by means of instructions given to us in writing by post or via Secure Mail or provided to us by telephone or in person at one of our investment centres inform us whether:

- a. You would like to re-invest the principal (and any additional amount) in a Term Deposit Account at the rate of interest then prevailing and instruct the Bank as to where to transfer the interest accrued; or
- b. You would like to transfer both the principal and the interest to an account the details of which you shall provide to the Bank.

Should no such instructions be received by the Bank, the principal and interest shall automatically be transferred into the disposal account chosen by yourself upon account opening. Withdrawals may be made only upon maturity of the TD. Early termination of an TD shall not be permitted. Once the account is opened, you cannot change the amount deposited, the rate or the term.

As a limited time offer, new Customers starting a relationship with the Bank and opening a 6-month Term Deposit in Euro between the 16th of October 2021 and 30th of November 2021, shall be eligible to a 0.5% per annum tax-free bonus in addition to the interest. The bonus shall be paid on the first €50,000 balance in the TD and on a pro-rata basis. Bonus will be paid to eligible customers in December 2021.

The calculation of the 0.5% per annum bonus will be subject to the following rules:

- In cases where the deposit exceeds €50,000, the bonus will be calculated only on the first €50,000;
- In the case of joint accounts, it shall be assumed that half of the deposited amount belongs to the main holder, with the other half of the amount belonging to the joint holder. Shall the joint account holders also open separate sole bank accounts in addition to the joint account, the amounts held in the sole bank account shall be taken into consideration for the calculation of the bonus on the first €50,000 held individually in the joint account and sole account.

The 'General Terms and Conditions' and 'Investment Services Terms and Conditions' of the Bank shall also apply to this promotion. In case of any conflict between the 'General Terms and Conditions' or the 'Investment Services Terms and Conditions' and the 'Terms and Conditions of the Save & Invest Promotion', the latter shall prevail.