

Product Information Sheet

Euram Bank (Term Deposits in EUR)

EURAM BANK

(as of April 2022)

This document contains a summary of the most important product features of the different products of Euram Bank in EUR based on the guidelines of the Federal Ministry for consumer protection. The information contained in this document does not constitute investment advice. **Please read the information carefully.**

- 1. Product** Term Deposit
- 2. Type of Product** Deposit with fixed term
- 3. Provider** European American Investment Bank AG (Euram Bank)
Palais Esterházy
Wallnerstraße 4
1010 Vienna
Austria
- 4. Product Description** A term deposit is an interest-bearing money deposit made at a banking institution. It allows you to make a one-time investment of a fixed amount with a fixed term and for an agreed interest rate.
- a) Currency EUR
- b) Minimum-/Maximum Investment Amount 5,000.00 / 100,000.00
- Please note:** The maximum amount of funds deposited at Euram Bank cannot exceed EUR 100,000.00. If you already have funds invested with Euram Bank, the maximum amount that can be invested for the purpose of this term deposit is lowered accordingly.
- c) Deposit Guarantee Scheme The competent deposit guarantee scheme in Austria (Einlagensicherung der Banken und Bankiers Gesellschaft m.b.H) secures an amount up to the value of EUR 100,000.00 per bank and customer. Within the EU, the minimum requirements for such schemes for each member state have been harmonized by the directives 94/19/EC, 2009/14/EC and 2014/49/EU.
- For further information on the Einlagensicherung der Banken und Bankiers Gesellschaft m.b.H. see the 'Information sheet for Depositors' during the account opening and at www.einlagensicherung.at.

5. Potential Returns

Current returns (valid as of April 19, 2022)

Euram Bank offers the following terms and interest rates:

Term	Interest rates p.a. (effective)
6 months	0.01%
12 months	0.01%
18 months	0.05%
24 months	0.10%

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Annual interest earned will be capitalized and paid out at maturity (compound interest).

The interest rates are applied for the whole of the agreed term. Interest will be credited to your Raisin Account at Raisin Bank upon maturity of the deposit – if a prolongation with interest capitalization has not been explicitly ordered (see point 8).

6. Risks

Issuer Risks

The repayment of the term deposit carries the risk of insolvency of Euram Bank.

Other Risks such as price risk, payment risk, currency risk, business risk or interest rate risk, do **not exist**.

7. Accessing Deposit Funds

It is **not** possible to access the deposit during the term.

8. Prolongation at maturity

You can prolong your term deposit in the period **between 28 and 5 calendar days** before maturity of the deposit. If you opt for the prolongation of your deposit, the interest earned can be reinvested together with your deposit funds or can be paid out, according to your wishes.

If prolongation is not requested, your deposit and interest are automatically retransferred to your Raisin Account at maturity.

9. Costs

One-off costs for opening an account: none

Costs for maintaining the account: none

Distribution fees: Raisin receives a commission from Euram Bank. You will not incur any costs for this.

10. Revocation

In accordance with the Terms and Conditions of Euram Bank, the customer has the right to revoke the term deposit contract **within 14 days**.

Referring to the legal implications of your actions you expressly agreed during the application process that Euram Bank may already begin with the fulfilment of the term deposit contract.

11. Additional requirements by Euram Bank

An online application is sufficient for opening and prolongation.

Your account at Euram Bank will be closed, twelve (12) months after the repayment of your term deposit.

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Raisin's customer service team is happy to help with any queries about this product.



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Please note that Raisin GmbH does not offer investment advice.

Euram Bank is authorized and regulated by the Austrian Financial Market Authority.

Your eligible deposits with the Euram Bank are protected up to a total of EUR 100,000 by Einlagensicherung der Banken und Bankiers Gesellschaft m.b.H (<http://www.einlagensicherung.at>), one of the five Austrian deposit protection schemes. Any deposits you hold above the EUR 100,000 limit are not covered. This communication has been authorized by the Euram Bank.

Source: Euram Bank