

## Product description

|  |   |              |              |
|--|---|--------------|--------------|
| Deposit type   | Foreign currency deposit with calculation and attribution of interest at deposit maturity |              |              |
| Currency in which the client places a deposit  | EUR and USD   |              |              |
| Criteria for indexing  | No criteria for indexing  |              |              |
| The amount of funds which the Bank receives into deposit   | Minimum amount with the term deposit is 100 units   |              |              |
| Time period for which the Bank receives the deposit  | 12 months   | 24 months    | 36 months*   |
| Interest rate (on an annual basis, fixed)  | 0,10%   | 0,15%        | 0,20%        |
| <b>Effective interest rate (on an annual basis)</b>  | <b>0,09%</b>  | <b>0,13%</b> | <b>0,17%</b> |
| <p>* for existing contracts with the option of automatic re-depositing NIR (Nominal interest rate) is 0.85% and EIR (Effective interest rate) is 0.72%.<br/>Costs which are borne by the user, are known at the time of publication and are included in the calculation of the effective interest rate</p> |   |              |              |
| Tax liability - 15.00%   |   |              |              |
| Costs borne by the user and are not known at the moment of publication   |   |              |              |
| No additional costs  |   |              |              |