

## Easisave Savings Account

### Product specifications:

Valid From November 2022

<b>Account category</b>	Savings Account
<b>Account type</b>	Single or Joint
<b>Access/Restrictions</b>	Easisave Savings Accounts can be opened/accessed via FIMBank Direct. Each Easisave Savings Account will be linked to a Reference Account that you hold with another credit institution within the European Economic Area (EEA). All funds deposited in the Easisave Savings Account ("deposits") need to be remitted from the Reference Account, which is provided by you during your account opening. All outgoing funds transfers ("withdrawals") from the Easisave Savings Account will be returned to the same Reference Account.
<b>Currency</b>	EUR or USD
<b>Interest rate</b>	Interest rate is variable and may change at the bank's discretion. Current rates can be found at: <a href="https://www.fimbank.com/en/interest-rates">https://www.fimbank.com/en/interest-rates</a>
<b>Interest payable</b>	On the last business day of each calendar year
<b>Opening deposit</b>	Minimum deposit of EUR 50 or USD 50
<b>Minimum/Maximum balance</b>	No minimum and no maximum
<b>Limits on withdrawals</b>	Minimum withdrawal amount of EUR 1 or USD 1
<b>Deposits fees</b>	All deposits are free of charge
<b>Withdrawals fees</b>	- EUR: Free next-day withdrawals (Same-day effected against a fee*) - USD: Free spot withdrawals (Next-day/Same-day effected against a fee*) Your Reference Account Bank may also impose its own fee structure on any transfer of funds from or to the account.
<b>Statements</b>	One (1) hardcopy per year is free of charge. Additional copies may be requested against a fee*.
<b>Withholding tax</b>	Withholding tax instructions are set upon Account opening and can be changed upon request

## Easisave Fixed Term Deposit

### Product specifications:

<b>Access/Restrictions</b>	Easisave Fixed Term Deposits can be opened/accessed via FIMBank Direct. Each Easisave Fixed Term Deposit will be linked to an Easisave Savings Account that you hold with FIMBank
<b>Fixed Term Deposit type</b>	Single or Joint (as per corresponding Easisave Savings Account)
<b>Currency</b>	EUR or USD (as per corresponding Easisave Savings Account)
<b>Funds Transfer fees</b>	Funds transfers from the Savings Account into the Fixed Term Deposit and vice-versa are free of charge
<b>Interest rate</b>	Interest rate is fixed for the duration of the term deposit. Rates offered may change at Bank's discretion. Applicable rate depends on the currency and term chosen. Current rates found at: <a href="https://www.fimbank.com/en/interest-rates">https://www.fimbank.com/en/interest-rates</a>
<b>Interest payable</b>	Quarterly, Annually or on Maturity
<b>Withholding tax</b>	As per setting on corresponding Easisave Savings Account
<b>Minimum/Maximum amount</b>	- EUR 1,000 or USD 1,000 minimum - No maximum