

## ANNEX 2

### 1 Easisave Savings Accounts

- 1.1 Please find the Easisave Savings Account product specifications sheet here:  
<https://www.fimbank.com/file.aspx?f=12024>

These Terms and Conditions form part and are ancillary to the FIMBank Direct Terms & Conditions and any capitalized term not defined herein shall have the same meaning as in the FIMBank Direct Terms & Conditions and the General Terms.

#### About Easisave Savings Accounts

- 1.2 The Easisave Savings Account is an online variable-rate savings account, denominated in the euro currency ("EUR") or the United States dollar currency ("USD").
- 1.3 Easisave Savings Accounts are available as single or joint accounts for natural persons. The Easisave Savings Accounts are not available for trusts, companies and other bodies corporate or charities.
- 1.4 To open an Easisave Savings Account you must have a Reference Account with an Eligible Institution held in the name of the same Applicant or Applicants in case of a joint Easisave Savings Account. If you stop being eligible for the Reference Account, we will need to close your Easisave Savings Account (see clause 32 of the General Terms).

#### Reference Account

- 1.5 The Reference Account is the account you specified in the Account Opening Form or as otherwise established from the payment details on the Opening Deposit, provided that this account is acceptable to us. Each Easisave Savings Account must be linked to a Reference Account. The Reference Account cannot be changed once the Easisave Savings Account is activated. You must specify this account in the Account Opening Form or is otherwise established from the payment details on the Opening Deposit, provided that this account is acceptable to us.
- 1.6 You may link the same Reference Account with different Easisave Savings Accounts.
- 1.7 We reserve the right to verify that you are the account holder of the Reference Account.
- 1.8 You should not close a Reference Account that is linked to an activated Easisave Savings Account. This is important because of clause 1.19. In case you need to close or make changes to the Reference Account, you may contact the FIMBank Helpdesk to discuss the matter. Upon closure of the Reference Account for any reason, we reserve the right to request further information from you as may be required to carry out any enhanced due diligence. Concurrently we are also entitled to suspend your Easisave Savings Account until such time that we are fully satisfied with such due diligence process.
- 1.9 You are obliged to advise us immediately regarding any changes to your Reference Account by contacting the FIMBank Helpdesk.

#### Opening an Easisave Savings Account

- 1.10 To open an Easisave Savings Account, you must, as explained in the Instructions Letter or as guided by the FIMBank Helpdesk, complete and return the Account Opening Form signed together with other documentary requirements and make an Opening Deposit. Easisave Savings Accounts can be opened as a joint account in the joint name of not more than three individuals. In the case of a joint Account, each of the joint holders must complete and return the respective Account Opening Form together with respective documentary requirements. Should you not have the means to print the Account Opening Documentation supplied you may contact the FIMBank Helpdesk in order for us to make alternative arrangements. The Opening Deposit must be made from an account held with an Eligible Institution in the name of the Applicant (or Applicants in case of joint). The minimum Opening Deposit amount is EUR 50 / USD 50 for EUR/USD Easisave Savings Accounts respectively.

- 1.11 The Easisave Savings Account opening process will only be completed once the business relationship has been approved by FIMBank. In the event that within 210 days of receiving your application to open the Account, we have not received your Opening Deposit and/or satisfactorily carried out our necessary verifications, we may reject your application to open the Easisave Savings Account. In these circumstances, you will not be treated as having opened the Easisave Savings Account. In case we receive your Opening Deposit but cannot satisfactorily carry out our checks within 21 days of receiving the deposit, we may reject your deposit and return the funds to the source account. Once the Easisave Savings Account opening process is successfully completed, the Easisave Savings Account is activated.

#### Payments into your Easisave Savings Account

- 1.12 You may deposit funds into the Easisave Savings Account only by transferring funds from the respective Reference Account. Following activation of the Easisave Savings Account (see clause 0) the source of funds received on your Easisave Savings Account shall be funds cleared through your Reference Account. Any other incoming payments including cash payments and any cheque deposits will be either rejected and/or returned.
- 1.13 The Bank, at its discretion, reserves the right to approve on a case by case basis, transfers into the Easisave Savings Account not received from the respective Reference Account. Such transfers may be approved on the basis that the necessary compliance requirements are in place and prior to the transaction approval.
- 1.14 We may in some cases refuse to accept a payment into your Easisave Savings Account. If we cannot satisfactorily carry out our necessary verifications within 21 days of receiving the deposit, we may reject your deposit and return the funds to the source account.
- 1.15 Other than the minimum amount required in the Opening Deposit (see clause 1.10), the minimum amount you may transfer into your Easisave Savings Account at any one time is EUR 1.
- 1.16 Deposits are processed within one Business Day.
- 1.17 There is no limit on the amount of deposits to be effected into each Easisave Savings Account.
- 1.18 There is no limit as to how much funds you may hold in your Easisave Savings Account.

#### Payments out of your Easisave Savings Account

- 1.19 You may make a withdrawal from your Easisave Savings Account only by transferring funds to your Reference Account.
- 1.20 The Bank, at its discretion, reserves the right to approve on a case by case basis, transfers out of the Easisave Savings Account not paid to the respective Reference Account. Such transfers may be approved on the basis that the necessary compliance requirements are in place and prior to the transaction approval.
- 1.21 You may make withdrawals by using your Online Account. You may withdraw any amount from EUR 1 / USD 1, for EUR/USD Easisave Savings Account respectively, up to the balance available to you.
- 1.22 If you instruct us to make a withdrawal immediately (Pay Now) out of the Easisave Savings Account, unless instructed otherwise, said withdrawal will be effected:
- via SEPA Credit Transfers (SCT) for EUR, with next-day value; and
  - via SWIFT for USD, with spot value.
- You will typically need to allow the required Business Days as per the General Terms from the date we receive your Withdrawal Instruction for the funds to reach the Reference Account.
- 1.23 You are allowed up to one withdrawal on each Easisave Savings Account on each Business Day.

#### Fees and Charges

- 1.24 The Easisave Savings Account is free from any fees or charges. Charges may, however, apply when effecting payments and you instruct us to effect same-day value EUR or next-day value USD or same-day value USD withdrawals (see clause 1.22) as per our Standard Tariff of Charges.

#### Dormant Accounts

- 1.25 Dormant Easisave Savings Accounts are those accounts which have been inactive for at least 730 days. For security purposes, once inactive, extra validations may be required next time you withdraw from or deposit into the Easisave Savings Account to ensure the authenticity of the request.

#### Changes to Interest Rates on your Easisave Savings Account

- 1.26 The interest rate on the Easisave Savings Account is variable. We will calculate out the interest due to you, if any, on the total available balance in your Easisave Savings Account at the end of each day. We will then add the interest to your Easisave Savings Account on the last Business Day of the year.
- 1.27 The interest rate on your Easisave Savings Account will be reviewed daily. We will notify you of a change in interest rates by posting it in the "Latest News" section on Our Website <https://www.fimbank.com/news> and through the Service. Should you not wish to be affected by the change in interest rate you may close your Easisave Savings Account at any time as set out in clause 32 of the General Terms.