

# Product Information Sheet

## Euram Bank (Term Deposits in EUR)

EURAM BANK

(as of March 2018)

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](http://www.einlagensicherung.at).

### 5. **Potential Returns** **Current returns (valid as of March, 27th 2018)**

Euram Bank offers the following terms and interest rates:

Term	Interest rates p.a. (effective)
6 months	0.30%
12 months	0.40%
18 months	0.46%
24 months	0.51%

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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 Keytrade 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. Taxation

In Austria a capital gains tax of 25% on interest earned is withheld and paid over to the competent tax office. However, if you are resident in an EU/EEA country the tax is reduced to 0% if you provide the tax form “**Declaration by individuals for the purpose of tax treaty relief at source**” for each year of interest payment at Euram Bank. The tax form needs to be stamped and signed by you and your local tax authority. Please provide the original document preferably at the time of the account opening, in any case no later than 14 days before maturity of your term deposit. Your interest gains may still be subject to taxation on your home country. For individual clarification of tax issues please consult your tax advisor.

### 11. 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.

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### 12. 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.

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

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