

MEDIRECT FIXED TERM DEPOSIT ACCOUNT

Type of account	Fixed Term Deposit account with guaranteed interest rates.																																																
Who is the account for	This account is designed for savers who do not need access to their money for 12 months or longer and take advantage of MeDirect's highly competitive interest rates.																																																
Currencies	EUR																																																
Pre-requisites	In order to be able to apply, you must <ul style="list-style-type: none"> • be over 18 years old; • be a Belgian resident holding a Belgian ID or a Belgian resident permit; • have an IBAN and BIC code of an account opened in your name with another bank that will be linked to your new MeDirect account. 																																																
Duration	1, 2, 3, 4 or 5 years.																																																
Rate	<p>The interest rate is fixed for the full period of the Fixed Term Deposit Account at the MeDirect rate prevailing on the date of receipt of cleared funds. Our interest rates are base rates (no fidelity bonus) and are subject to 30% withholding tax.</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Rate EUR</th> <th colspan="2">Rate GBP</th> <th colspan="2">Rate USD</th> </tr> <tr> <th>Gross</th> <th>Net</th> <th>Gross</th> <th>Net</th> <th>Gross</th> <th>Net</th> </tr> </thead> <tbody> <tr> <td>5 ans</td> <td>0.80%</td> <td>0.56%</td> <td>1.57%</td> <td>1.10%</td> <td>1.15%</td> <td>0.80%</td> </tr> <tr> <td>4 ans</td> <td>0.70%</td> <td>0.49%</td> <td>1.43%</td> <td>1.00%</td> <td>1.05%</td> <td>0.74%</td> </tr> <tr> <td>3 ans</td> <td>0.60%</td> <td>0.42%</td> <td>1.29%</td> <td>0.90%</td> <td>0.95%</td> <td>0.67%</td> </tr> <tr> <td>2 ans</td> <td>0.50%</td> <td>0.35%</td> <td>1.14%</td> <td>0.80%</td> <td>0.85%</td> <td>0.60%</td> </tr> <tr> <td>1 an</td> <td>0.40%</td> <td>0.28%</td> <td>1.00%</td> <td>0.70%</td> <td>0.75%</td> <td>0.53%</td> </tr> </tbody> </table>		Rate EUR		Rate GBP		Rate USD		Gross	Net	Gross	Net	Gross	Net	5 ans	0.80%	0.56%	1.57%	1.10%	1.15%	0.80%	4 ans	0.70%	0.49%	1.43%	1.00%	1.05%	0.74%	3 ans	0.60%	0.42%	1.29%	0.90%	0.95%	0.67%	2 ans	0.50%	0.35%	1.14%	0.80%	0.85%	0.60%	1 an	0.40%	0.28%	1.00%	0.70%	0.75%	0.53%
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Interest payment	Interest is credited annually on the anniversary of the reception of the amount.																																																
Risk	In case of bankruptcy or risk on bankruptcy of the financial institution, the client incurs the risk of losing his savings or he can be subject to a reduction/conversion in shares (Bail-in) of the amounts claimed from the financial institution above the amount of 100.000 EUR falling under the deposit guarantee scheme.																																																
How to apply	You have to become a client. Complete the application process and sign it digitally. As a client, you can open a term deposit account through you secure website. The minimum amount is €100, \$100 or £100.																																																
Renewal	When the account matures, you must inform MeDirect whether or not you want to renew your account. If no such instructions are given, the capital at the Fixed Term Deposit will be transferred to the cash account.																																																
Transactions/Maximum amount	Withdrawals may be made only upon maturity of the account. Early withdrawals from your Fixed Term Deposit Account are not allowed.																																																

Charges	Opening and managing a Fixed Term Deposit Account is free of charges. For a comprehensive overview of our tariffs and charges, please check the Tariffs and Charges at MeDirect.
Supplementary conditions and information	This document is provided to you for information purposes only. For further details on the applicable conditions for our Fixed Term Deposit Account, please check the MeDirect Terms & Conditions.
Complaints	Eventual complaints can be addressed to: <ul style="list-style-type: none"> • complaints@medirect.be in first instance • the Consumer Mediation Service: North Gate II, King Albert II-laan 8, bus 1, B-1000 Brussels Tel: 02/702.52.00 – E-mail: contact@consumentenombudsdienst.be

GOOD TO KNOW ...

What happens to the interest on my Fixed Term Deposit if market interest rates change?

The interest rate on your Fixed Term Deposit will remain unchanged throughout its term regardless of any change in market interest rates.

Once I make a Fixed Term Deposit, can I later change the amount, rate or term?

Once a Fixed Term Deposit Account is opened, you cannot change the amount deposited, the rate or the term.

How many accounts can I open?

You can open as many accounts as you wish without any additional fee. If you already have an account, the process for opening additional accounts is easy and does not require any additional documentation. You just need to log in to your private site and choose the account you wish to open.

Where can I get assistance?

You can get support by calling us on 02 518 00 00 from Monday until Friday from 9.00 am to 8.00 pm and on Saturday from 9.00 am to 2.00 pm. You can also email us at info@medirect.be or send us a message through the secured messaging service available on your private site.