

### > DESCRIPTION

The term deposit account is an account under Belgian law of Keytrade Bank, Belgian branch of Arkéa Direct Bank SA (France) in which you can invest capital for a certain period of time at a previously determined interest rate.

### > KEY FEATURES OF THE TERM DEPOSIT ACCOUNT

#### Guaranteed interest rate

The interest rates vary according to the amount deposited and the chosen term. The interest rate that you receive for the amount deposited at the opening of the term account is guaranteed during the chosen term.

#### Simple and flexible

It is easy to open a term deposit account online, starting with a minimum amount of € 5 000 and a maximum amount € 2 500 000 . You can choose any term between one year and ten years.

#### Transparency and freedom

The term deposit account is free of charge. You are assured in advance of the return on your investment. At final maturity, the deposited amount plus the accrued interest is automatically transferred into your linked account. By linked account we mean the account from which you deposited funds into your term deposit account. Note that in the case of a term deposit account with a maturity longer than one year, you will receive the interest on the 'anniversary' of the deposit, which will be transferred into the linked account.

#### Taxation

The income is subject to Belgian withholding tax of 30%.

#### Your funds remain available during your investment

The term deposit account offers you the guarantee of terminating the account at any time and having immediate access to your funds. You can find more information about terminating the term deposit account under the heading 'Termination fee' below.

#### Deposit Guarantee Scheme

Customers are covered by the French deposit guarantee system (Fonds de Garantie des Dépôts et de Résolution; FGDR 65, rue de la Victoire - 75009 Paris - France. Tel.: +33 1 58 18 38 08). The deposit guarantee covers all deposits in current accounts, savings accounts or term deposit accounts up to a maximum of € 100 000 per holder and per institution.

#### Currency

Keytrade Bank offers term deposit accounts in €.

### > WHAT ARE THE RISKS OF A TERM DEPOSIT ACCOUNT?

#### Liquidity risk

The capital is not available until after the end of the investment period.

#### Credit risk

The capital in a term deposit account is guaranteed. The financial markets may rise or fall, but this does not put your savings at risk. Moreover, savings up to € 100 000 are covered by the deposit guarantee and are therefore always guaranteed. For higher amounts, only the first € 100 000 is guaranteed. The saver therefore runs the risk of losing all or part of the remaining amount or being subject to a reduction/ conversion into shares (bail-in).

### > TERMINATION PERIOD

There is a termination period of 32 calendar days that starts on the day Keytrade Bank has registered your closure request. This means that your payment on the linked current account will only be done 32 calendar days later.

### > TERMINATION FEE

The term deposit account allows you to choose a risk-free investment for a specific period at a fixed interest rate.

However, if you need liquid funds urgently due to unforeseen circumstances, it is possible to terminate your term deposit account before maturity at any time. Your liquid funds will be immediately available on the linked account.

The amount that will be made available to you on termination is calculated as follows:

Nominal
+ Accrued interest
- Termination fee
- Withholding tax

Accrued interest: the gross interest for the period during which your term deposit account was active; Termination fee: this is

$$\text{Nominal} * (\text{Max}('i\text{-actual}' - 'i\text{-contract}', 0\%) + 0.50\%) * ('days' / 365)$$

Nominal = the invested amount of the term deposit account

Max (x,y) = takes the maximum of the 2 values x or y

"i-actual" = current interest rate of a term deposit account that starts today and whose termination date is equal to the original maturity date of the term deposit account that is being terminated.

"i-contract" = the interest rate applicable to the term deposit account to be closed.

"days" = the number of days between the date of termination of the term deposit account and the original maturity date of this term deposit account.

### > COMPLAINTS

If you have any complaints, please contact [legal@keytradebank.com](mailto:legal@keytradebank.com). If the dispute cannot be resolved in this way, you can appeal to the Ombudsman in financial disputes at [www.ombudsfm.be](http://www.ombudsfm.be) - [ombudsman@ombudsfm.be](mailto:ombudsman@ombudsfm.be)