

THIS DOCUMENT CONSTITUTES KEYTRADE BANK'S FULL RULES FOR REGULATED SAVINGS ACCOUNTS AND SHOULD BE READ IN CONJUNCTION WITH KEYTRADE BANK'S GENERAL TERMS AND CONDITIONS.

> 1. Preamble

The AZUR Savings Account and the High Fidelity Savings Account (together, «the Savings Accounts») are offered by Keytrade Bank, a subsidiary of Arkéa Direct Bank, a Limited Company with a Board of Directors and a Supervisory Committee governed by French law, the registered office of which is located at Tour Ariane, 5, place la Pyramide, 92088 Paris-La-Défense, listed in the Nanterre Trade and Companies Register under no. 384 288 890. Keytrade Bank is established at Boulevard du souverain 100, B-1170 Brussels and is registered under number BCE 0879.257.191.

The supervisory authority for regulated savings accounts is the Financial Services and Markets Authority (FSMA), with its registered office at rue du Congrès 12-14, B-1000 Brussels, www.fsma.be.

Keytrade Bank adheres to the Code of Conduct aimed at ensuring good banking relationships. The holder of the Savings Account can consult or download the full text of this Code at www.bonnerelationbancaire.be.

> 2. Definition

The Savings Accounts are savings accounts regulated by law and complying with the provisions of Article 2 of the Royal Decree implementing the Income Tax Code with regard to exemption from withholding tax («AR/CIR 92»). They are denominated in euro.

On the credit balance on the account, the holder of the Savings Account in question earns interest consisting of basic interest and a loyalty bonus.

The Savings Accounts may not post a debit balance.

A first tranche of interest set by AR/CIR 92 is exempt from withholding tax. Withholding tax due on the tranche of interest after this exemption is deducted when the interest is paid.

Terminology :

Value date:

The value date is, at the same time, the day from which an amount paid into the Savings Account accrues interest, and the day from which an amount withdrawn ceases to accrue interest.

The calculation of the value date on a Savings Account is based on the number of calendar days.

> Authorised direct debits from the Savings Accounts

Transfers (excluding standing orders) from a Savings Account to a current account or another Savings Account held with Keytrade Bank are authorised, provided that each of these two accounts has at least one account holder in common.

Cash transactions in general and cash withdrawals from a particular Savings Account are not possible with Keytrade Bank.

Transfers to third-party accounts held with Keytrade Bank or with another bank are not authorised.

> 4. Terms and conditions

Interest earned on a Savings Account is made up of basic interest and a loyalty bonus.

Keytrade Bank sets the basic interest rate and the loyalty bonus in accordance with the provisions of Article 2 of AR/CIR 92.

Interest rates are published in the "Interest" document, which is available free of charge at www.keytradebank.be.

Basic interest is paid once a year, with a value date of 1st January of the following year. The loyalty bonus is paid every quarter, with a value date of the first calendar day of the following quarter. The value dates for the loyalty bonus are 1st January, 1st April, 1st July and 1st October.

Keytrade Bank may change the basic interest rate and the loyalty bonus unilaterally, in particular depending on market conditions. In the event of any change, this will be communicated to the customer as soon as possible after its entry into force.

4.1. Basic interest

Interest is calculated based on the actual number of days in the year (365/366).

Basic interest is calculated on the balance of the Savings Account.

Only one basic interest rate per Savings Account is applicable at any one time. The same basic interest applies to all amounts, regardless of whether they are new payments or existing credit balances.

Credit balances in a Savings Account earn interest as from the calendar day after the credit transfer, and cease to earn interest as from the calendar day of the debit transfer.

Basic interest is paid on the value date of 1st January or when the Savings Account is closed.

4.2. Basic terms and conditions of the loyalty bonus

4.2.1. CALCULATION PERIOD

- Start of calculation period:

The calculation period for the loyalty bonus runs as from the calendar day after the credit transfer, or as from the date of acquisition of the previous loyalty bonus in the event of a proportional transfer of the loyalty bonus. The loyalty bonus is recurring: as soon as the loyalty bonus is acquired, a new twelve-month period begins, based on which the loyalty bonus is calculated.

- Minimum holding period:

A loyalty bonus is granted for any amount posted in the account for twelve consecutive months without interruption, or after the date of acquisition of the previous loyalty bonus, in the event of a proportional transfer of the loyalty bonus.

- Proportional transfer of the loyalty bonus:

For the first three transfers during the same calendar year to another Keytrade Bank Savings Account, there is a proportional transfer of the loyalty bonus if the following conditions are met:

- both Savings Accounts have at least one holder in common and
- the transfer amounts to at least EUR 500 and
- this is not a standing order.

The current twelve-month calculation period is not interrupted, but continues for the beneficiary Savings Account. However, the loyalty bonus is only allocated to amounts that remain in the Savings Accounts for twelve consecutive months.

- Date of acquisition:

The date of acquisition is the date on which the loyalty bonus is earned, i.e., day for day, twelve months after the loyalty bonus started.

- Bonus calculation period:

The loyalty bonus is calculated in twelfths of the annual rate, over a period of twelve consecutive full months.

4.2.2. INTEREST RATE APPLIED AND INTEREST RATE GUARANTEE

The interest rate for the loyalty bonus is the interest rate applicable on the day on which the calculation period begins. This interest rate is guaranteed until the date of acquisition and therefore remains the same each time for the entire twelve-month calculation period.

In the event of a proportional transfer of the loyalty bonus to another Savings Account, the interest rate of the loyalty bonus for the transferring Savings Account applies to the beneficiary Savings Account after the transfer. It is also guaranteed until the date of acquisition.

A change in interest rate has no impact on the interest rate of current bonuses.

4.2.3. TIME OF PAYMENT OF THE LOYALTY BONUS

The loyalty bonus already earned is paid into the Savings Account on the first day after the quarter in which it is earned, i.e., on 1st January, 1st April, 1st July and 1st October or when the Savings Account is closed.

4.2.4. LIFO RULE (LAST IN, FIRST OUT)

Transfers are charged at the amounts for which the bonus accrual period is the least advanced. If the same bonus accrual period applies to more than one amount, the amount considered first is the amount with the lowest loyalty bonus rate.

4.3. Set-off

Deposits and withdrawals made on the same calendar day are offset for the calculation of basic interest and the loyalty bonus. There is therefore no loss of interest.

> 5. Fees

Keytrade Bank does not charge any fees to the Savings Accounts (no management fees or fees for online statements).

> 6. Changes to rates

Keytrade Bank reserves the right to adjust the basic interest rate and the loyalty bonus rate for the Savings Accounts.

> 7. Amendments to the rules

Keytrade Bank reserves the right to amend the provisions of these rules at any time.

These rules are available free of charge at <https://www.keytradebank.be/fr/aide/documents-formulaires/>

The holder of the Savings Account will be notified of the amendment of these rules by a Notification from Keytrade Bank (within the meaning of Article 3.14 of our General Terms and Conditions).

> 8. Closing a Savings Account

A Savings Account is opened for an indefinite period. The customer may close their Savings Account at any time and without providing any notice by completing the account closure document available on our website: <https://www.keytradebank.be/fr/aide/documents-formulaires>. The Bank may close the Savings Account at any time under the "Termination" article of our General Terms and Conditions.

> 9. Personal data protection:

Customers' personal data are processed in accordance with Article 20 of our General Terms and Conditions. The privacy policy is available at <https://www.keytradebank.be/fr/politique-de-confidentialite> and is updated regularly.

> 10. Applicable law and jurisdiction – complaints handling

These rules refer to the article "Applicable law and jurisdiction" of our General Terms and Conditions. Any customer wishing to make a complaint is required to comply with the procedure set out in the article «Disputes – Complaints handling – Extra-judicial proceedings and complaints procedures» of our General Terms and Conditions