Regulated savings account(s) marketed by XXX Bank

[Optional: This web page for clients and non-clients alike is brought to you with a view to increasing transparency for depositors] This web page summarises all relevant information relating to the [maximum of] four different regulated savings formulas offered by X Bank.[, to be chosen from three categories.]

If money is transferred from a savings account to another savings account opened in the name of the same account holder at the same institution, other than through a standing order, the period during which the loyalty premium was accrued on the first savings account will be maintained, provided that the amount of the transfer is at least €500 and that the account holder concerned has not already made three such transfers from the same savings account during the same calendar year.

**I. Rate information and terms of regulated savings accounts (the highest return after 12 months appears first).**

The payment always consists of interest at the base rate and a loyalty premium. ***Note: the sum of the interest at the base rate and the loyalty premium applies today only for an amount that remains in your account for one year and as long as the base rate does not change.***

Before opening a savings account, read the essential information document for depositors.

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| **1** | **Full official name of savings account** | | | | |
| **Category** | **Base**  **interest rate** | **Loyalty**  **premium** | **Addition of base rate**  **and loyalty premium** | **Applicable**  **conditions** |
| A / B / C | X% on an annual basis | X% on an annual basis | X% on an annual basis | TBC |
| *Link to the essential information document for depositors* | | | | |
|  | | | | | |
| **2** | **Full official name of savings account** | | | | |
| **Category** | **Base**  **interest rate** | **Loyalty**  **premium** | **Addition of base rate**  **and loyalty premium** | **Applicable**  **conditions** |
| A / B / C | X% on an  annual basis | X% on an  annual basis | X% on an annual basis | TBC |
| *Link to the essential information document for depositors* | | | | |
|  | | | | | |
| **3** | **Full official name of savings account** | | | | |
| **Category** | **Base**  **interest rate** | **Loyalty**  **premium** | **Addition of base rate**  **and loyalty premium** | **Applicable**  **conditions** |
| A / B / C | X% on an  annual basis | X% on an  annual basis | X% on an annual basis | TBC |
| *Link to the essential information document for depositors* | | | | |
|  | | | | | |
| **4** | **Full official name of savings account** | | | | |
| **Category** | **Base**  **interest rate** | **Loyalty**  **premium** | **Addition of base rate**  **and loyalty premium** | **Applicable**  **conditions** |
| A / B / C | X% on an  annual basis | X% on an  annual basis | X% on an annual basis | TBC |
| *Link to the essential information document for depositors* | | | | |

Interest at the **base rate** is earned from the day of/after depositing the money in the account until the day on which it is withdrawn. The bank can alter the base rate at any time. Interest at the base rate is paid into your account on the value date (1 January) or when you close the account.

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|  | The **loyalty premium** is only earned on amounts that have remained continuously in the regulated savings account for 12 months after they are deposited. If you withdraw your money before the end of the 12-month period, you will not receive a loyalty premium on that money. This withdrawal will not affect you earning interest at the base rate. This premium runs from the day of/after the deposit. A new 12-month accrual period starts on the day on which the loyalty premium is earned. The bank can alter the loyalty premium rate at any time. The loyalty premium rate in force at the time of payment or the start of a new period remains unaltered for a period of 12 months. Loyalty premiums that have already been earned are paid into your account on the first day following the quarter in which they were earned, i.e. 1 January, 1 April, 1 July and 1 October, or when you close your account.  Clients will be notified through their account statements of changes in the rates below.  **Costs:** opening/closing/annual statement, any postage and other costs: euros/free of charge |  |
| **II. Where to consult X Bank’s savings calculator.**  Each credit institution develops this savings calculator and applies it to each individual regulated savings account. The aim is to enable you to ascertain the extent to which the various types of interest (base rate and loyalty premium) are earned on a given account, allowing you to assess, in particular, the financial impact of any withdrawal. This tool can be consulted digitally after the necessary verifications through your PC banking profile (more info = bank-specific). | | |
| **III. Which account and payment match your needs?**  This link (XXXX) takes you to the web page of the **simulator** developed by the Belgian supervisory authority (FSMA). After you enter some data in this simulator such as the amount to be saved and the term of the deposit, its purpose is to provide you with a summary of the income per regulated savings account and per institution. | | |
| **IV. Link to the bank switching service:** This link (XXXX) takes you to **Febelfin’s bank switching service** where you can find all the necessary information to use this service to switch to another bank, if required. | | |
| **V. Main risks**  Insolvency risk: In the event of the insolvency or risk of insolvency of the financial institution, depositors risk not recovering their savings or may be required to reduce/convert the amount of their claims against the financial institution above €100,000, an amount covered by the deposit protection mechanism, into capital shares (Bail-in). More information on this protection mechanism can be found on the website of the Guarantee Fund (garantiefonds.belgium.be/en).  Inflation risk: Continuous price increases can cause the deposited money to lose value. | | |
| **VI. General:** The savings account(s) described on this page is/are regulated savings account(s) of XXX Bank. This/these product(s) is/are subject to Belgian law and unlimited in duration. | | |
| **VII. Taxation:** Withholding tax is not due on the first tranche of interest received (up to a ceiling of €1,020 for the 2024 income year) per account, per natural person resident in Belgium and per year. This amount is doubled for accounts opened in the name of married or legally cohabiting partners (i.e. a ceiling of €2,040 for the 2024 income year). The withholding tax is 15% on all interest above the ceiling. Your bank automatically withholds this tax at source. If you hold several savings accounts, you must specify the interest received above the ceiling that is not subject to withholding tax on your tax return. | | |
| **VII. Complaints:** If you have a complaint, you can contact the internal complaints department.  If you are dissatisfied with the response, you can contact the Ombudsman for Financial Services ([www.ombudsfin.be/en](http://www.ombudsfin.be/en)). | | |