

TF Bank

Product Information Sheet - November 2023

This document contains a summary of the most important product characteristics of TF Bank AG term deposits in Euros on page 1 (details on the subsequent pages), as per the guidelines of the Irish Consumer Protection Agency. This information does not constitute financial- or investment advice. Careful reading and consideration is highly recommended.

Product Description	Term deposit
Type of Product	Fixed term Deposit.
Provider	TF Bank AB (the "Bank") Box 947 501 10 Borås, Sweden
Interest Rates	Current applicable interest rates can be found on the products offer page on our website or in your Raisin online banking. The interest rate applied at inception will be fixed for the agreed term.
Minimum- / Maximum Investment Amount	EUR 5,000 / EUR 85,000
Deposit Guarantee Scheme	Up to (the equivalent in euros) of SEK 1,050,000 per depositor per bank.
Availability	Early termination is not possible. (Details see Point 6)
Prolongation at maturity	You can choose to extend you deposit at maturity via the online banking under "My deposits" between 28 and 5 calendar days before maturity (see Point 5 for details).
Withholding Tax	No withholding tax (See Point 3 for details)
Costs	None

Required Documents

- An electronic order via online banking is sufficient for opening and renewing the account.

On the following pages, you will find a detailed description of the product characteristics. This information does not constitute financial or investment advice. Careful reading and consideration is highly recommended.

1. 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
- b) Minimum- / Maximum Investment Amount

Euro, EUR

EUR 5,000 / EUR 85,000

Please note: The maximum amount of money invested with the bank may not exceed EUR 85,000,00. If you have already invested funds with the bank, the maximum permissible deposit for further investments is reduced by the amount already invested.

- c) Deposit Guarantee Scheme

Deposits accounts are protected by: Riksgälden, administrator and executor of the Swedish deposit guarantee scheme
Address: Riksgälden, SE103 74 Stockholm, Sweden
Website: <https://www.riksdagen.se/en/ouoperations/depositinsurance/>

In accordance with EU Directive 2014/49/EU, deposits with this Bank, inclusive of accrued interest not yet credited, are guaranteed by the Swedish statutory deposit guarantee scheme up to (the equivalent in euros of) SEK 1,050,000 per account holder, per bank. This amount also includes possible deposits and/or savings accounts ordered outside Raisin Bank. This protection covers the deposits of all natural persons, not only Swedish citizens.

In the event of an intervention by the Swedish DGS, the payment shall be made in Euros to your Raisin Account, within 7 business days from the time the DGS comes into effect. In this case, the exchange rate applied will be the one valid at the time of the bank's administrative settlement process and is thus subject to currency fluctuations.

2. Potential Returns

Current valid interest rates are to be found on our website, or after registration in the Online Banking of Raisin Bank, on the relevant product pages.

The interest rate applies for the entire agreed term. The interest will be credited to your Raisin Bank account with Raisin Bank AG at maturity, unless you explicitly choose an extension option with interest capitalisation (see point 5).

The interest accrues annually and is capitalized (compound interest).

Interest calculation: Interest method to the day (ACT/ACT), i.e., the calculation is based on the actual number of days in a month and the year with 365 or 366 days.

3. Taxation

As a private investor, you are subject to taxation of your interest income in your country of tax residence. The interest income must be stated in your tax return. All required documents should be provided on time.

You cannot submit an exemption order for investments abroad. You are required to include foreign interest income in the tax return.

Additional tax information can be found on our website: raisin.ie/tax

Please note that the specific tax treatment depends on your personal circumstances and that there may also be future changes in the tax treatment. **For individual clarification of tax issues, please consult your tax adviser.**

4. Costs

One-off costs for opening an account: none

Costs for maintaining the account: none

Distribution fees: Raisin Bank receives a commission from TF Bank. You will not incur any costs for this.

5. 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 and the principal amount will be reinvested.

You also have the option to select a term deposit with the Bank for a different term. No written application is necessary for the prolongation of your term deposit. It can be completed entirely online.

If you do not wish to prolong your term deposit, the investment amount including interest will automatically be transferred at maturity to your Raisin Account at Raisin Bank.

6. Availability

The **deposit is not available** during the duration of the investment.

7. Risks

Issuer Risk: The repayment of the term deposit is subject to the risk of insolvency of the Bank. In the event of intervention by the Deposit Guarantee Fund, the repayment will be made in Euro to your Raisin Account within 7 working days of such intervention. The administrator and executor of the Deposit Guarantee Fund is Riksgälden.

You can find more information at:

<https://www.riksdagen.se/en/ouroperations/depositinsurance/howthedepositinsuranceworks/>

Payment Risk: Economic or political instabilities in individual countries can lead to cause restrictions on the conversion of the local currency (e.g., exchange rate or maximum amount of conversion). These restrictions could reduce your payout amount despite of the solvency of the partner bank. Reasons for that can be restrictions on transfers or changes in legislation.

Other Risks: The repayment will be made in the currency of the disbursement account's denomination. When saving with Raisin Bank, the customer's Euro denominated 'Raisin Account' is the default beneficiary account. The repayment to this account will therefore be made in Euro.

The protection limit in Euro is determined on the SEK/Euro conversion rate applicable at the time of the compensation event, thus making it susceptible to currency fluctuations..

8. Revocation

In accordance with TF Bank Terms and Conditions, the customer has the right to **revoke the term deposit contract within 14 days.**