

Hoist Finance AB (publ)

Product Information Sheet (Date: August 2024)

This document contains a summary of the most important product characteristics of HoistSparen Fixed-term Deposit Account in Euro 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 are highly recommended.

Product Description	Fixed-term Deposit Account
Type of Product	Deposit account with fixed term
Provider	Hoist Finance AB (publ) (" Hoist ") Bryggargatan 4 111 21 Stockholm, Sweden
Interest Rates	Please note, applicable interest rates may change during the lifecycle of this deposit. Currently valid interest rates are found on the Raisin Bank AG (" Raisin Bank ") website on the relevant product page.
Minimum- / Maximum Investment Amount	EUR 1,000 / EUR 85,000
Deposit Guarantee Scheme	Up to and including (the equivalent in euros of) Swedish Krona (SEK) 1,050,000 per customer and per credit institution (see point 1c for details).
Availability	Early termination is not possible (see point 6 for details).
Prolongation at maturity	An extension is automatically initiated unless you deactivate the automatic extension 5 days before the end of the term (see point 5 for details).
Withholding Tax	No withholding under Swedish law tax (see point 3 for details).
Costs	None

Required Documents

- An **electronic order** in the 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 are highly recommended.

1. Product Description

A term deposit is an interest-bearing money deposit made at a credit 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

EUR

b) Minimum- /
Maximum
Investment
Amount

EUR 1,000 / EUR 85,000

Please note: Your aggregate deposits on accounts with Hoist may not exceed an aggregate amount of (the equivalent amount in Euros) SEK 1,050,000 (the "**Maximum Amount**"). If the aggregate amount of deposits held by you with Hoist exceeds the Maximum Amount, or if the Maximum Amount will be exceeded as a result of a specific transaction, Hoist may transfer the exceeding amount to your account with Raisin Bank or refuse to perform such transaction. You will be informed accordingly in due course. Hoist reserves the right not to pay interest on amounts exceeding the Maximum Amount.

c) Deposit
Guarantee
Scheme

Deposit products with Hoist are protected by:

The Swedish deposit guarantee scheme
Administered by the Swedish National Debt Office (Sw. *Riksgälden*)
SE-103 74 Stockholm, Sweden
Tel: +46 8 613 52 00
Email: jg@riksgalden.se
Website: <https://www.riksgalden.se/en/our-operations/deposit-insurance/>

Deposits with Hoist are secured by law up to an amount of SEK 1,050,000 per customer and credit institution, including interest income, by the Swedish deposit guarantee scheme. The repayment will be made in the currency in which the disbursement account is denominated. When saving with Hoist via Raisin Bank, the customer's euro denominated bank account at Raisin Bank ("**Raisin Account**") is the default disbursement account. The repayment to this account will therefore be made in euros.

Within the European Union, the minimum requirements in all Member States are harmonized by Directive 2014/49/EU.

More information can be found in <https://www.riksgalden.se/en/our-operations/deposit-insurance/how-the-deposit-insurance-works/>.

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 Account at maturity, unless you explicitly choose an extension option with interest capitalization (see point 5 for details).

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. Interest income receivable by Irish tax resident persons is within the charge to Irish tax and such interest income should be declared in your annual tax return. Tax returns must be filed on time to avoid a higher rate of tax on your interest income. 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. Other tax charges may apply, and we advise that you seek independent advice in relation to these.

In Sweden, no withholding tax is levied on interest income for persons with permanent residence abroad.

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. In Sweden, **no withholding tax** is levied on interest income for persons with permanent residence abroad.

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 Hoist. You will not incur any costs for this.

5. Prolongation at maturity

Your Fixed-term Deposit Account will be automatically renewed after maturity. The interest accrued so far is reinvested together with the original investment amount as part of the extension. The extension is carried out at the conditions valid for the new term on the due date. The term of the prolongation shall be the same as the initial term, but in no case longer than one year. If the initial term of the Fixed-term Deposit Account exceeds one year, the Fixed-Term Deposit Account shall only be automatically prolonged for one year each time. You can deactivate your account up to five calendar days before the deposit account matures under "My savings" - "Deposit accounts" - "Details". If you deactivate the automatic extension, you can select the extension between 5 and 28 calendar days before the maturity in your online banking under "My savings". Otherwise, the investment amount including interest and, if applicable, less withholding tax (see point 3) will automatically be transferred back to your Raisin Account at Raisin Bank.

6. Availability

The deposit is not available during the term.

7. Risks

Issuer Risk: the repayment of the deposit account carries the risk of insolvency of Hoist. The customer will, in accordance with EU regulations, be reimbursed from the Swedish deposit guarantee scheme via the Swedish National Debt Office.

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

Other Risks If savings are repaid through the deposit guarantee scheme, the repayment will be made in the currency in which the disbursement account is denominated. When saving via Raisin, the customer's euro-denominated Raisin Account is the default disbursement account. The repayment to this account will therefore be made in euros. The protection limit in euros depends on the SEK/EUR conversion rate applicable at the time of the compensation event and is therefore subject to currency fluctuations.

8. Revocation

In accordance with Hoist terms and conditions, the customer has the right to **revoke the Fixed-term Deposit Account contract within 14 days.**