Raisin Starter Account

Product Information Sheet (Date: August 2026)

This document contains a summary of the most important product characteristics of the Raisin Starter Account in EUR on page 1 (details on the subsequent pages). This information does not constitute financial or investment advice. Careful reading and consideration are highly recommended.

Please get in touch with the Raisin customer service team if you have any questions. Email: contact@raisin.com Phone: +353 1 5461020 from 11:00 a.m. - 15:00 p.m., Monday to Friday.

Raisin Bank is authorised by BaFin (Bundesanstalt für Finanzdienstleistungsaufsicht reference number: C124939) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules.

Product Name	Raisin Starter Account
Product Description	Demand Deposit
Type of Product	This is an interest-earning deposit account offering with a maximum term of three months. Deposits are placed in the name of Raisin Bank but on behalf of the customer with a Partner Bank. Your funds remain available to be withdrawn throughout the three months (see item 1 for details).
Placed on behalf of the customer by	Raisin Bank AG (thereafter „Raisin Bank“), Niedenau 61-63, 60325 Frankfurt, Germany
Interest Rates	The interest rate can be found on the Raisin Bank website (https://www.raisin.com/en-ie/) on the relevant product page.
Minimum- / Maximum Investment Amount	€1 / €100,000
Condition	This account is only available to new customers.
Deposit Guarantee Scheme	Up to €100,000 per customer and per bank (statutory protection). In addition, the voluntary deposit protection fund of the German Banking Association protects (part of your) deposits with the Partner Bank exceeding the statutory protection limit (see item 1c for details).
Availability	You can deposit and withdraw money at any time without restrictions.

Savings plan:	It is possible to create a savings plan for this account (see point 1e for details).
Withholding Tax	Banks in Germany do not withhold any tax for non-resident deposit account holders. You are responsible for declaring any interest earned to Irish Revenue. (see point 3 for more details).
Costs	None

Account opening requirements:

- To open an account, an order from within your online Raisin Account is sufficient.
- In order to open this deposit account you must enter into a Deposit Order Agreement with Raisin Bank AG and be a tax resident in Ireland with an existing Irish tax number (PPS number). Raisin Bank is the customer's direct contact person in Ireland and accepts all communications regarding the deposit account. The customer will receive all information required to manage the deposit account electronically via the internet platform of Raisin Bank https://www.raisin.com/en-ie/. Management of the deposit account by the customer is done through Raisin's internet platform at https://www.raisin.com/en-ie/

1. Product Description		This product is an interest-bearing deposit with a maximum term of three months. You have full access at any time and can make deposits and withdrawals. After the product order is completed, the interest rate communicated with the deposit confirmation will apply for the entire term. The Raisin Starter Account Deposit is a "Beneficiary Deposit" as defined in the Raisin Starter Account Deposit Order Agreement: deposits are placed in the name of Raisin Bank but on behalf of the customer with the Partner Bank: Deutsche Bank AG, with registered office at Taunusanlage 12, 60325 Frankfurt am Main, Germany, HRB 30 000. More information can be found in the Raisin Starter Account Deposit Order Agreement.
a)	Currency	EUR
b)	Minimum- / Maximum Investment Amount	€1 / €100,0000 **Please note:** The maximum amount of funds deposited at Deutsche Bank cannot exceed €1,000,0000 If you have any funds invested with Deutsche Bank currently, this amount will be deducted from the maximum amount allowed. (i.e. €1,000,0000 minus what you already have invested).

c) Deposit Guarantee Scheme

Deposits made as part of the Raisin Starter Account product are deposited with Deutsche Bank on a fiduciary basis for the customer.

Eligible deposits in Deutsche Bank are protected by the German Statutory Deposit Guarantee Scheme, the Compensation Scheme of German Private Banks (Entschädigungseinrichtung deutscher Banken). The limit of this protection is €100,000 per depositor. Please see the Risks section below for further information.

Further information can be found in the information sheet on deposit protection when opening an account and online at http://www.edb-banken.de.

In addition, Deutsche Bank belongs to the voluntary deposit protection fund of the German Banking Association (bankenverband.de/en/topics/deposit-protection).

d) Top-ups and Withdrawals:

Top-ups and withdrawals are possible in any amount as long as the sum deposited does not exceed €100,000 and does not fall below €0.

e) Savings plan:

Once you have opened your account, you can choose to set up a savings plan in your Raisin Account. To do this, go to the 'Details' of your account in the 'My savings' section of your Raisin Account. You can choose the amount you want to deposit (minimum amount €1) and how often you would like to make deposits.

Please note: As soon as the maximum allowable deposit amount with the partner bank has been reached, any savings amounts paid in will remain in your Raisin Account without earning interest.

2. Potential Returns

Before the product order, the interest rate can be found on our website (https://www.raisin.com/en-ie/). Once the product order is completed, the interest rate communicated with the deposit confirmation will apply for the entire term. The interest will be credited to your Raisin Account monthly.

Interest calculation: Accrued interest method (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

Partner banks in Germany do not withhold any tax on interest income.

Declaring EU deposit interest earned to Revenue in Ireland:

As a private investor, you are subject to taxation of your interest income in Ireland. It is your responsibility to declare any interest income earned outside of Ireland in your tax return to Revenue. All required information should be provided on time. Additional tax information can be found on our website: https://www.raisin.com/en-ie/tax/.

Please note that the specific tax treatment depends on your personal circumstances. Raisin Bank cannot provide specific tax advice. Please, consult a tax adviser or Revenue for any specific tax queries.

4. Costs

There are no costs associated with this deposit account.

5. Availability

Your funds are available within 2 bank working days without a cancellation period. In the event of cancellation, repayment of the entire deposited amount including interest will be made to your Raisin Bank account after 2 bank working days. You can choose to withdraw a partial amount at any time. Payments of instalments to your Raisin Bank account are made within up to 2 bank working days.

You can close your Demand Deposit account in full in your Raisin Account. You will find this option by navigating to ‘My savings’, ‘Demand Deposit accounts’. Then click on ‘Details’ of the relevant account and choose ‘Close your account’

6. Risks	**Limit of Deposit Protection:** Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency should occur, your deposits would be repaid up to €100,000 to the extent you are eligible to benefit from the scheme. The extent of available cover under the scheme is a maximum of €100,000 per depositor per credit institution. This means that all eligible deposits held by each depositor at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a deposit account with €90,000 and a current account with €20,000, the depositor will only be repaid €100,000. The responsible deposit guarantee scheme is the German Deposit Protection Fund. It will repay your eligible deposits (up to €100,000) within 7 days, save where specific exceptions apply. However, the process can take a few weeks longer overall, as it must first be established whether you are eligible to claim under the deposit guarantee scheme. In addition, Deutsche Bank belongs to the voluntary deposit protection fund of the German Banking Association (bankenverband.de/en/topics/deposit-protection).
7. Revocation	In accordance with Raisin Bank Terms and Conditions and European Union law, the customer has the right to revoke the overnight deposit contract within 14 days.
8. Data protection	Information on your rights as a data subject in accordance with Articles 13 and 14 of the General Data Protection Regulation (GDPR) can be found here.
9. Complaints handling	You can find information on complaint handling at https://www.raisin.com/en-ie/complaint-management/