



CA Auto Bank S.p.A.

Product Information Sheet Date: 01/06/2024

This document contains a summary of the most important product characteristics of [CA Auto Bank S.p.A.] term deposits [CA Auto Bank S.p.A. on page 1 (details on the subsequent pages), as per the guidelines of **Irish Competition and Consumer Protection Commission** and the Central Bank of Ireland's Consumer Protection Code. This information does not constitute financial or investment advice. Careful reading and consideration are highly recommended.

Product Description Term deposit

Type of Product Deposit with a fixed term

Provider CA Auto Bank S.p.A.

Corso Orbassano n.367 10137 Torino, Italy

Interest Rates Current valid interest rates and terms can be found on the Raisin Bank

website. Please see the products offering page for more details.

Minimum- / Maximum

Investment Amount

Deposit Guarantee

Scheme

€20,000 - €100,000

Up to €100,000 per customer and per bank(see point 1c for details).

Availability Not available before maturity (see point 6 below for more details).

Prolongation at maturity You can choose to extend your deposit at maturity (see point 5 for more

details)

Withholding Tax There is no withholding tax applied in Italy for non-residents (see point 3

below for more details).

Costs None

Required Documents

• You can open this account fully online. An online order through your Raisin Account is sufficient





Below, 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 a fixed term investment made at a financial institution. It allows you to make a one-time investment of a fixed amount with a fixed term and at an agreed interest rate.

a) Currency

EUR

b) Minimum-Maximum Investment Amount / €20,000 - €100,000

Please note: The maximum amount of funds deposited at CA Auto Bank S.p.A. cannot exceed €100,000. If you have any funds invested with CA Auto Bank S.p.A.]currently, this amount will be deducted from the maximum amount allowed (i.e. €100,000) minus what you already have invested)

c) Deposit Guarantee Scheme Your deposits are protected by:

Italian Deposit Guarantee Fund

Address: Via del Plediscito n.102

Via del Plediscito n.102

00186 Roma, Italy

Website: www.fitd.it

Deposits with the Bank, including interest, are legally protected by the Italian Deposit Guarantee Fund up to an amount of EUR 100,000. This amount also includes possible deposits and/or savings accounts with the bank that were opened outside the Raisin Bank platform.

Within the European Union, the minimum requirements in all Member States are harmonized by Directives 94/19/EG, 2009/14/EG and 2014/49/EU.

More information can be found in https://www.raisin.ie/deposit-guarantee./

2. Potential Returns

Current valid interest rates can be found on our website, or after registration via your Online Banking of Raisin.ie, on the product pages.

The interest rate at origination applier for the entire agreed term. The interest will be credited to your Raisin Account at maturity, unless you choose an extension option (see point 5)

Daily interest method (ACT/365), i.e. the calculation is based on the actual number of days in a month and year with 365 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.





There is no withholding tax applied in Italy for non-residents

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 the Bank. You will not incur any costs for this.

5. Prolongation at maturity

You can choose to renew your deposit between 28 and 5 calendar days before the maturity date. To do this,login to your Raisn Account and go to "My savings" > "My deposits". You will find an option here to extend your deposit.

If you choose an extension, only the original deposit amoint will be reinvested, the interest earned will be credited to your Raisin Account.

If you do not wish to renew your deposit, after the maturity date you will receive the full amount, including interest, automatically to your Raisin Account.

6. Availability

This deposit is not available during the duration of the agreed term. Funds will be available at maturity.

7. Risks

Issuer Risk: the repayment of the term deposit carries the risk of insolvency of the bank.

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 payout amount despite of the solvency of the partner bank. Reasons for that can be restrictions on transfers or changes in legislation.

Other Risks, such as price risk, business risk, interest rate risk, do not exist.

8. Revocation

In accordance with Raisin Bank Terms and Conditions and European Union law, the customer has the right to **revoke the term deposit contract within 14 calendars days.**