

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	€20,000 - €100,000
Deposit Guarantee Scheme	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

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 amount 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.**