

Aareal Bank AG

Product Information Sheet (Date: December 2025)

This document contains a summary of the most important product characteristics of Aareal Bank AG term deposits in EUR 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	Term deposit (stands for “Beneficiary Deposit”)
Type of Product	As defined in the Deposit Order Agreement with Raisin Bank, this is a fixed-term deposit made by Raisin Bank, acting on behalf and for the benefit of the Customer based on this Agreement.
Provider	Aareal Bank AG (from now on “Aareal Bank”) Paulinenstraße 15 65189 Wiesbaden, Germany
Interest Rates	Current valid interest rates are found on the Raisin.ie website on the relevant product page.
Minimum- / Maximum Investment Amount	1,000.00 EUR / 100,000.00 EUR (excluding interest income)
Deposit Scheme	Guarantee Up to 100,000.00 EUR per customer (for details see Point 1c)
Availability	Not available before maturity (See Point 6 for details).
Prolongation at maturity	Prolongation will start automatically at maturity. It can be cancelled up to 5 days before maturity (for details see Point 5)
Withholding Tax	No withholding tax (for details see Point 3)
Costs	None. (for details see Point 4)

Required Documents

- All applications for opening or renewing term deposits can be completed entirely online through your Online Banking
- To open a term deposit, it is necessary to have completed identification as a Raisin Bank customer after June 15, 2020, through video verification or any method determined by Raisin Bank in the future. If your last identification was completed before June 15, 2020, you must undergo re-identification to finalise the application process. Please access your online banking and go to My Details > Identification to review your identification status or begin the re-identification process, you can do so by clicking [here](#).

- Your identification document must remain valid throughout the term of your deposit. If it expires before the deposit term ends, you will be asked to submit a new identification document through your Raisin Account.
- Deposits are only accepted (and prolonged) for customers who concluded a beneficiary deposit agreement with Raisin Bank AG, have a citizenship of a European Member State, are fiscal and permanent residents of Ireland, are not politically exposed persons (PeP status), and who have a current Irish tax identification number (PPSN number).

Please note: Upon opening your term deposit account, the transfer of your funds to Aareal Bank will occur on the next Monday or Thursday. This may result in the funds staying in your Raisin Account for several business days before the transfer is made. When your deposit matures, the deposit amount, including interest, or interest alone if you opt to renew the deposit (refer to point 5 for details), will be credited to your Raisin Account on the relevant business day, as per standard procedure.

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 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.

The term deposit with Aareal Bank is defined as a "Beneficiary Deposit." As outlined in the Deposit Application Agreement with Raisin Bank, the deposit is facilitated by Raisin Bank, acting on behalf of and for the benefit of the Customer in accordance with the terms of the agreement. Additional details are included in the Deposit Application Agreement, which can be found during the account ordering process.

- | | |
|---|---|
| a) Currency | EUR |
| b) Minimum-/
Maximum
Investment
Amount | 1,000.00 EUR / 100,000.00 EUR

Please note: You may not exceed EUR 100.000. If you already have funds invested in Aareal Bank through Raisin, the maximum amount to be invested in a term deposit will be less (the maximum deposit will be EUR 100.000 minus the amount of funds already invested). |
| c) Deposit
Guarantee
Scheme | Deposits up to an amount of EUR 100,000 per bank, including interest income, are protected by the German Statutory Deposit Guarantee Scheme. 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 www.raisin.ie/deposit-guarantee/ or <https://www.edb-banken.de>

In addition, Aareal Bank belongs to the voluntary deposit protection fund of the German Banking Association. Please find more information in: <https://bankenverband.de/en/services/deposit-protection-scheme/>

2. Potential Returns

Current valid interest rates are to be found on our website, or after opening a Raisin Account in your Online Banking, 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 for terms less than or equal to one year. For terms greater than one year, interest is paid annually.** There is no calculation of compound interest and no distribution of interest during the term.

Interest calculation: Interest calculation method (ACT/ACT), i.e. the year is generally calculated 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.

In Germany, **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.**

Common Reporting Standard: Raisin Bank is required to report the customers tax details to tax authorities (Bundeszentralamt für Steuern, BZSt). The information reported will have been provided in the self-certification, and details about the accounts and products a customer has with Raisin Bank, including account balance and interest.

4. Costs

One-off costs for opening an account: none

Costs for maintaining the account: none

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

5. Prolongation maturity

at Your deposit is **automatically renewed** at maturity.

The interest accrued to date will be credited to your Raisin Account and will not be reinvested with the principal at renewal. The renewal will occur under the conditions applicable to the new term on the scheduled date.

For original terms of up to 12 months, your fixed-term deposit will automatically renew for the same duration. **If the original term exceeds 12 months, the renewal will only extend for an additional 12 months.**

You can choose to opt-out of a renewal **up to five calendar days before the maturity** under My deposits > Deposit Accounts > Details. If you deactivate automatic renewal, you can reactivate it again using the same method, 5 calendar days before the maturity date. If you choose not to renew, the

investment amount including interest will be automatically transferred to your Raisin Account at maturity.

6. Availability

For early termination of the term deposit after the expiration of the 14-calendar day revocation period, you should send an electronic request via the Raisin Bank Platform. Raisin Bank reserves the right to accept or reject each request on a case-by-case basis and will contact Aareal Bank in this regard. Raisin Bank accepts a request for early termination only for a reason that is compelling in the opinion of Raisin Bank and only for the entire deposit. In case of early termination by the customer, pro rata interest shall be paid for the period between account opening and termination. The original deposit amount including accrued interest will be refunded to the customer's Raisin Account within reasonable time.

In the event of death of the customer, the term deposit will be automatically terminated on the day the customer's death is communicated to Aareal Bank by Raisin or Raisin Bank. In such case of automatic termination, pro rata interest shall be paid for the period between account opening and termination. The deposit amount including accrued interest shall be transferred to the deceased customer's Raisin Account within reasonable time.

7. Risks

Insolvency Risk: the repayment of the term deposit carries the risk of insolvency of the bank. In the unlikely event of intervention from the Deposit Guarantee Scheme, the repayment of protected deposits would be handled by the German Deposit Guarantee Scheme in line with EU directive on deposit protection.

More information can be found at www.raisin.ie/deposit-guarantee/.

Payment risk: In exceptional cases, free movement of capital within the EU could be restricted.

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

8. Data protection

Information on your data subject rights according to Article 13 and 14 Data Protection Regulation (GDPR) can be found [here](#).

9. Revocation

In accordance with Deposit Application Agreement with Raisin Bank and German Law, the customer has the right to **revoke the term deposit contract within 14 days.**