

Easisave Savings Account

Product specifications:

Valid From Sept-2018

Account category	Savings Account
Account type	Single or Joint
Access/Restrictions	Easisave Savings Accounts can be opened/accessed via FIMBank Direct. Each Easisave Savings Account will be linked to a Reference Account that you hold with another credit institution within the European Economic Area (EEA) or an account with Burgan Bank in Kuwait, Turkey or Jordan. All funds deposited in the Easisave Savings Account ("deposits") need to be remitted from the Reference Account, which is provided by you during your account opening. All outgoing funds transfers ("withdrawals") from the Easisave Savings Account will be returned to the same Reference Account.
Currency	EUR or USD
Interest rate	Interest rate is variable and may change at the bank's discretion. Current rates can be found at: https://www.fimbank.com/en/interest-rates
Interest payable	On the last business day of each calendar year
Opening deposit	Minimum deposit of EUR 50 or USD 50
Minimum/Maximum balance	No minimum and no maximum
Limits on withdrawals	Minimum withdrawal amount of EUR 1 or USD
Deposits fees	All deposits are free of charge
Withdrawals fees	- EUR: Free next-day withdrawals (Same-day effected against a fee*) - USD: Free spot withdrawals (Next-day/Same-day effected against a fee*) Your Reference Account Bank may also impose its own fee structure on any transfer of funds from or to the account.
Statements	One (1) hardcopy per year is free of charge. Additional copies may be requested against a fee*.
Withholding tax	Withholding tax instructions are set upon Account opening and can be changed upon request

Easisave Fixed Term Deposit

Product specifications:

Access/Restrictions	Easisave Fixed Term Deposits can be opened/accessed via FIMBank Direct. Each Easisave Fixed Term Deposit will be linked to an Easisave Savings Account that you hold with FIMBank
Fixed Term Deposit type	Single or Joint (as per corresponding Easisave Savings Account)
Currency	EUR or USD (as per corresponding Easisave Savings Account)
Funds Transfer fees	Funds transfers from the Savings Account into the Fixed Term Deposit and vice-versa are free of charge
Interest rate	Interest rate is fixed for the duration of the term deposit. Rates offered may change at Bank's discretion. Applicable rate depends on the currency and term chosen. Current rates found at: https://www.fimbank.com/en/interest-rates
Interest payable	Quarterly, Annually or on Maturity
Withholding tax	As per setting on corresponding Easisave Savings Account
Minimum/Maximum amount	- EUR 1,000 or USD 1,000 minimum - No maximum