

ANNEX 1

FIMBank Current Accounts

- 1.1 Please find the FIMBank Current Account product specifications sheet here:
<https://www.fimbank.com/file.aspx?f=12025>

These Terms and Conditions form part and are ancillary to the FIMBank Direct Terms & Conditions and any capitalized term not defined herein shall have the same meaning as in the FIMBank Direct Terms & Conditions and the General Terms.

About FIMBank Current Accounts

- 1.2 The FIMBank Current Account is a variable-rate savings account.
1.3 FIMBank Current Accounts are available as single or joint accounts for natural persons. The FIMBank Current Accounts are not available for trusts, companies and other bodies corporate or charities.

Opening a FIMBank Current Account

- 1.4 To open a FIMBank Current Account, you must, as explained in the Instructions Letter or as guided by the FIMBank Helpdesk, complete and return the Account Opening Form signed together with other documentary requirements and, where applicable, make an Opening Deposit. A FIMBank Current Account can be opened as a joint account in the joint name of not more than three individuals. In the case of a joint Account, each of the joint holders must complete and return the respective Account Opening Form together with respective documentary requirements. Should you not have the means to print the Account Opening Documentation you may contact the FIMBank Helpdesk in order for us to make alternative arrangements.
- 1.5 To open a FIMBank Current Account the Opening Deposit, when applicable, must be made from an account held with an Eligible Institution in the name of the Applicant (or Applicants in case of joint). The minimum Opening Deposit amount is EUR 5000 or USD 5000 or GBP 5000 or CHF 5000 for EUR/USD/GBP/CHF FIMBank Current Accounts respectively.
- 1.6 The FIMBank Current Account opening process will only be completed once the business relationship has been approved by FIMBank. In the event that within 210 days of receiving your application to open the Account, we have not received your Opening Deposit, when applicable, and/or satisfactorily carried out our checks, we may reject your application to open the FIMBank Current Account. In these circumstances, you will not be treated as having opened the Account. In case we receive your Opening Deposit but cannot satisfactorily carry out our checks within 21 days of receiving the deposit, we may reject your deposit and return the funds to the source account. Once the FIMBank Current Account opening process is successfully completed, the FIMBank Current Account is activated.

Dormant Accounts

- 1.7 Dormant FIMBank Current Accounts are those accounts which have been inactive for at least 730 days. For security purposes, once inactive, extra validations may be required next time you withdraw from or deposit into the FIMBank Current Account to ensure the authenticity of the request.
- 1.8 We shall be entitled to charge a fee for a Dormant FIMBank Current Account in accordance with Clause 18 of the General Terms.

Changes to Interest Rates on your FIMBank Current Account

- 1.9 The interest rate on the FIMBank Current Account is variable. We will calculate out the interest due to you, if any, on the total available balance in your FIMBank Current Account at the end of

- each day. We will then add the interest to your FIMBank Current Account on the last Business Day of the year.
- 1.10 The interest rate on your FIMBank Current Account will be reviewed daily. We will notify you of a change in interest rates by posting it in the "Latest News" section on Our Website <https://www.fimbank.com/news> and through the Service. Should you not wish to be affected by the change in interest rate you may close your FIMBank Current Account at any time as set out in clause 32 of the General Terms.