

Information on Savings under the Accessibility Act

The European Accessibility Act (EAA) aims to enhance accessibility for financial services, including savings services, ensuring that individuals with disabilities can use them independently and effectively.

This information sheet describes the main contract terms and services related to savings, describing key features and functions so that all our customers can understand, use and manage them independently and effectively.

Where legally necessary, specific legal terms may be used. These are explained appropriately.

This information sheet is for informational purposes only. Legally, the terms of the credit agreement you sign with the Bank apply.

1. What is a Savings account?

A Savings account allows you to keep your money in a safe place. Savings is the process of keeping money aside instead of spending it. In return, the Bank gives you interest.

A Savings account is not intended for payment transactions; it is not a payment account. It is also known as a deposit account.

2. What is Savings Interest?

Savings Interest is the extra money the Bank gives you for keeping your money in a Savings account.

Interest is calculated at the end of the calendar year. Defense tax and Gesy contribution is then deducted, and the remaining is credited to your Savings account and added to your balance.

The interest rate is a percentage that is agreed upon when the account is opened. The bigger the amount of your savings and the longer it is kept at the Bank the higher the interest rate.

3. Types of Interest Rates?

- a) Fixed Interest Rate – the rate remains the same for a set period. If your savings account has a fixed rate, you always earn the same percentage, no matter what happens in the economy.
- b) Variable Interest Rate – the rate can go up or down based on the economy. If rates rise, you earn more money. If they drop, you earn less.

4. Types of Savings Accounts?

- a) 8 days, 33 days or 90 days' Notice Accounts – these accounts allow you to access your money based that you give 8 days, 33 days or 90 days notice.
- b) Fixed or Time Deposits – this is a type of savings deposit where your deposit money for an agreed, set period and earn a fixed interest rate. If you request access to your money before the end of the term you pay a fee as a penalty. The fixed deposit earns more interest than a normal savings account.