

## MEDIRECT EXPRESS SAVINGS ACCOUNT

Type of account	A non-regulated savings account in Euro with an attractive base rate and direct access to your money.
Who is the account for?	This account is designed for savers who are looking for a high base rate with the flexibility of direct access to their money and without fidelity bonus.
Currencies	EUR
Pre-requisites	In order to be able to apply, you must <ul style="list-style-type: none"> <li>• be over 18</li> <li>• be a Belgian resident holding a Belgian ID Card or a Belgian resident permit</li> <li>• have an IBAN and BIC Code of an account in your name with another bank that will be linked to your new MeDirect account</li> </ul>
Duration	No minimum duration. The duration of a savings account is for an indeterminate time.
Rate	Current rate is 0,07% net per year (gross 0,10% subject to 30% withholding tax). Our interest rates are clear and unique base rates (no complex fidelity bonus system). Rates vary according to market conditions and can be changed by MeDirect at any time. The client will be informed through e-mail and secured message.
Interest calculation	Interest is calculated on the daily balance of the Express account.
Interest payment	Interest is paid every three months on the last business day of each month of March, June, September and December.
Risks	In case of bankruptcy or risk on bankruptcy of the financial institution, the client incurs the risk of losing his savings or he can be subject to a reduction/conversion in shares (Bail-in) of the amounts claimed from the financial institution above the amount of 100.000 EUR falling under the deposit guarantee scheme.
How to apply	You have to become a client. Complete the application process and sign it digitally. As a client, you can open an Express savings account through your secure website. The minimum amount is €1.
Transactions	You can make deposits and withdrawals at any time.
Charges	Opening and managing an Express account is free of charge. For a comprehensive overview of our tariffs and charges, please check the Tariffs and Charges at MeDirect.
Supplementary conditions and information	This document is provided to you for information purposes only. For further details on the applicable conditions for our Express account, please check the MeDirect Terms & Conditions.
Klachten	Eventual complaints can be addressed to: <ul style="list-style-type: none"> <li>• <a href="mailto:complaints@medirect.be">complaints@medirect.be</a> in first instance</li> <li>• the Consumer Mediation Service: North Gate II, King Albert II-laan 8, bus 1, B-1000 Brussels</li> <li>• Tel: 02/702.52.00 – E-mail: <a href="mailto:contact@consumentenombudsdienst.be">contact@consumentenombudsdienst.be</a></li> </ul>

## GOOD TO KNOW...

### How many accounts can I open?

You can open as many accounts as you wish without any additional fee. Should you already have an account, the process for opening additional accounts is easy and does not require any additional documentation. You just need to log in to your private site and choose the account you wish to open.

### Where can I get assistance?

You can get support by calling us on 02 518 0000 from Monday until Friday from 9.00 am to 8.00 pm and on Saturday from 9.00 am to 2.00 pm. You can also email us at [info@medirect.be](mailto:info@medirect.be) or send us a message through the secured messaging service available on your private site.