

MEDIRECT ME3 SAVINGS ACCOUNT

Type of account	An online non-regulated savings account in Euro, under Belgian law, at an attractive interest rate, with three months' notice of withdrawal.
Who is the account for	This account is designed for savers who are looking for an attractive interest rate on a savings product and who are comfortable that they will not need their money during the next 3 months. The duration of the savings account is for an indeterminate time, any withdrawal is subject to a 3 months notice.
Currencies	EUR
Pre-requisites	In order to be able to apply, you must <ul style="list-style-type: none"> ● be over 18 years old; ● be a Belgian resident holding a Belgian ID or a Belgian resident permit; ● have an IBAN and BIC code of an account opened in your name with another bank that will be linked to your new MeDirect account.
Duration	Indeterminate time, any withdrawal is subject to a 3 months notice
Rate	Interest rate of 0.30% net per year (0.43% gross subject to 30% withholding tax). Our interest rates are base rates (no fidelity bonus). Rates vary according to market conditions and can be changed by MeDirect at any time.
Interest calculation	Interest is calculated on the daily balance of the ME3 account.
Interests payment	Interest is paid every three months on the last business day of each month, namely 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. Inflation risk: Continuing price rises could lead to a loss in value of the saved money.
How to apply	You have to become a client. Complete the application process and sign it digitally. As a client, you can open a ME3 savings account through you secure website. No minimum amount.
Transactions	You can make deposits at any time. Withdrawals may be made at any time subject to three months' prior notice.
Charges	Opening and managing a ME3 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	For further details on the applicable conditions for our ME3 account, please check the MeDirect Terms & Conditions . There is no Essential information for savers for this product.

Complaints

In case of rate change, customers will be informed via email.

Eventual complaints can be addressed to:

- complaints@medirect.be in first instance
- the Consumer Mediation Service: North Gate II, King Albert II-laan 8, bus 1, B-1000 Brussels

Tel: 02/702.52.00 – E-mail: contact@consumentenombudsdienst.be

GOOD TO KNOW ...**How can I notify you of my intention to withdraw funds from my ME3 Savings Account?**

You can transfer money from your ME3 Savings Account to your Current Account via our online banking platform. The funds will be transferred automatically to your MeDirect Current Account three months after your notice. From the Current Account you can then transfer your money to an Investment Account or other account.

What if I need the money from my ME3 Savings Account now?

A three months' notice is required for withdrawals from your ME3 Savings Account. You can request the withdrawal yourself via our online banking platform. The funds will be transferred automatically to your MeDirect Current Account three months after your notice.

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 or send us a message through the secured messaging service available on your private site.