

## MEDIRECT ME3 SAVINGS ACCOUNT

<b>Type of account</b>	An online non-regulated savings account in Euro, under Belgian law, with three months' notice of withdrawal.
<b>Who is the account for</b>	This account is designed for savers who 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.
<b>Currencies</b>	EUR
<b>Pre-requisites</b>	<p>It is no longer possible to open an ME6 account.</p> <p>Account holders must:</p> <ul style="list-style-type: none"> <li>● be over 18 years old;</li> <li>● be a Belgian resident holding a Belgian ID or a Belgian resident permit;</li> <li>●</li> </ul>
<b>Duration</b>	Indeterminate time, any withdrawal is subject to a 3 months' notice
<b>Rate</b>	<p>Interest rate of 0.30% net per year (0.43% gross subject to 30% withholding tax).</p> <p>Our interest rates are base rates (no fidelity bonus). Rates can be changed by MeDirect at any time. The customer will be informed by me e-mail or secure message.</p>
<b>Interest calculation</b>	Interest is calculated on the daily balance of the ME3 account.
<b>Interests payment</b>	Interest is paid every three months on the last business day of each month, namely March, June, September and December.
<b>Risks</b>	<p>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.</p> <p>Inflation risk: Continuing price rises could lead to a loss in value of the saved money.</p>
<b>How to apply</b>	It is no longer possible to open an ME3 account.
<b>Transactions</b>	Withdrawals may be made at any time subject to three months' prior notice.
<b>Charges</b>	Managing a ME3 account is free of charge.
<b>Supplementary conditions and information</b>	<p>This product sheet is provided for information purposes only.</p> <p>In the event of a rate change, customers will be informed by email or secure message.</p>



<b>Complaints</b>	Eventual complaints can be addressed to: <ul style="list-style-type: none"> <li>● complaints@medirect.be in first instance</li> <li>● the Consumer Mediation Service: North Gate II, King Albert II-laan 8, bus 1, B-1000 Brussels</li> </ul> Tel: 02/702.52.00 – E-mail: <a href="mailto:contact@consumentenombudsdienst.be">contact@consumentenombudsdienst.be</a>
<b>Applicable law</b>	This product is governed by Belgian law. Please note that there is no Essential information for savers provided for by the legislation for this type of product.

## GOOD TO KNOW ...

How can I notify you of my intention to transfer funds from my ME3 Savings Account?

You can transfer money from your ME3 Savings Account to your Current Account via our online banking platform. After your online instruction, the funds will be transferred automatically to your MeDirect Current Account three months after your notice.

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

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

Where can I get assistance?

You can get support by calling us on 02 887 20 05 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.