

## MEDIRECT ME12 SAVINGS ACCOUNT

<b>Type of account</b>	A non-regulated savings account in euro at an attractive interest rate, with a twelve months' notice of withdrawal.
<b>Who is the account for</b>	This account is designed for savers who are comfortable that they will not need their money during the next twelve months.
<b>Currencies</b>	EUR
<b>Pre-requisites</b>	In order to be able to apply, you must: <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> </ul>
<b>Duration</b>	Indeterminate time, any withdrawal is subject to a 12 months notice.
<b>Rate</b>	Interest rate of 0.70% net per year (1.00% 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. The customer will be informed by me e-mail or secure message.
<b>Interest calculation</b>	Interest is calculated on the daily balance of the ME12 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>	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.
<b>How to apply</b>	It is no longer possible to open an ME12 account.
<b>Transactions</b>	You are not able to make deposits anymore on your ME12. Withdrawals may be made at any time subject to twelve months' prior notice.
<b>Charges</b>	Opening and managing a ME12 account is free of charge. For a comprehensive overview of our tariffs and charges, please check the <a href="#">Tariffs and Charges</a> at MeDirect.
<b>Supplementary conditions and information</b>	For further details on the applicable conditions for our ME12 account, please check the <a href="#">MeDirect Terms &amp; Conditions</a> .  There is no Essential information for savers for this product.
<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 Tel: 02/702.52.00 – E-mail: <a href="mailto:contact@consumentenombudsdienst.be">contact@consumentenombudsdienst.be</a></li> </ul>
<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 withdraw funds from my ME12 Savings Account?

You can transfer money from your ME12 Savings Account to your Cash Account via our online banking platform. After your online instruction, the funds will be transferred automatically to your MeDirect Cash Account twelve months after your notice. From the Cash Account you can then transfer your money to an Investment Account or other account.

What if I need the money from my ME12 Savings Account now?

A 12 months' notice is required for withdrawals from your ME12 Savings Account. You can request the withdrawal yourself via our online banking platform. The funds will be transferred automatically to your MeDirect Cash Account 12 months after your notice.

Where can I get assistance?

You can get support by calling us on 02 518 00 00 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.