

MEDIRECT ME12 SAVINGS ACCOUNT

Type of account	An online non-regulated savings account in euro, under Belgian law, with a twelve months' notice of withdrawal.
Who is the account for	This account is designed for savers who will not need their money for at least 12 months. The duration of the savings account is for an indeterminate time, any withdrawal is subject to a 12 months' notice.
Currencies	EUR
Pre-requisites	It is no longer possible to open an ME12 account. <ul style="list-style-type: none"> Account holders must: be over 18 years old; be a Belgian resident holding a Belgian ID or a Belgian resident permit;
Duration	Indeterminate time, any withdrawal is subject to a 12 months' notice.
Rate	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 can be changed by MeDirect at any time. The customer will be informed by me e-mail or secure message.
Interest calculation	Interest is calculated on the daily balance of the ME12 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	It is no longer possible to open an ME12 account.
Transactions	Withdrawals may be made at any time subject to twelve months' prior notice.
Charges	Managing a ME12 account is free of charge.
Supplementary conditions and information	This product sheet is provided for information purposes only. In the event of a rate change, customers will be informed by email or secure message.
Complaints	Eventual complaints can be addressed to: <ul style="list-style-type: none"> 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
Applicable law	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 ME12 Savings Account?

You can transfer money from your ME12 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 twelve months after your notice.

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

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

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