

MEDIRECT EXPRESS SAVINGS ACCOUNT

Type of account	A non-regulated savings account in Euro with a direct access to your money.
Currencies	EUR
Pre-requisites	It is no longer possible to open an Express savings account. Account holders 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;
Duration	Indeterminate time
Rate	Interest rate of 0.07% net per year (0.10% 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 Express 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 Express savings account.
Transactions	Withdrawals may be made at any time.
Charges	Managing an Express savings 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