UniCredit

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# Standard (category A[1]) commercialised by UniCredit S.p.A., Belgian Branch

# Key information for savers

Standard is a "**regulated savings account**" or a "**regulated savings deposit**"[2]: one does normally not pay any withholding tax or other tax on the interest received (see point 4). This sheet must be provided to you upon the opening of the account. Read it carefully before depositing money on this account.

## 1. Conditions

- The account can be opened via the website of the bank or via mobile banking.
- Account reserved to the use of a mobile banking application.
- You may consult the balance of your account and the transactions carried out via mobile banking.
- Your account may not have a negative balance (you cannot be in the red).

## 2. Account remuneration

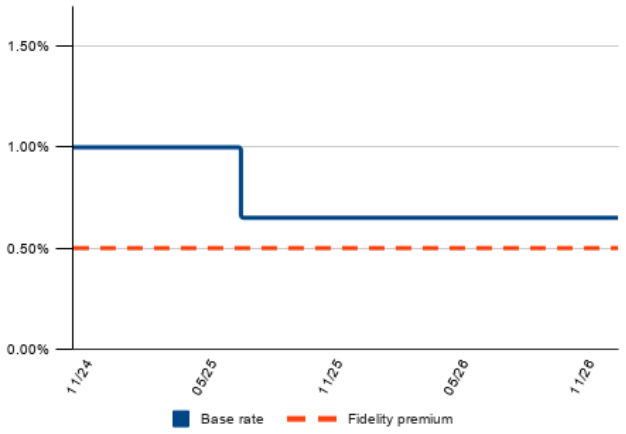
Base interest rate: 0.65% (annually)

Fidelity premium: 0.50% (annually)

**The base interest** is acquired as from the day the money is deposited on the account and until the day of withdrawal. The base interest rate may be modified by the bank at any time.

Base interest rates from the past do not offer any guarantee for future rates.

The remuneration always consists of a base interest rate and a fidelity premium.




***The fidelity premium** is only acquired on the amounts which have stayed uninterruptedly on the regulated savings account for 12 months following the deposit. This premium starts to accrue as from the day of deposit. The fidelity premium acquired on amounts of at least 500 euros which are transferred from this regulated savings account to another regulated savings account of which you are also the account holder and which is held with the same bank remains acquired within a limitation of three transfers per year.

On the day after the acquisition of the fidelity premium, a new 12-month acquisition period starts. The rate of the fidelity premium may be changed by the bank at any time. The rate of the fidelity premium in force at the time of the deposit or the start of a new acquisition period remains unchanged for a period of 12 months.

The base interest rate is deposited on your account at value date 1 January or the date on which the account is closed. The fidelity premium already acquired is deposited on your account on the first day which follows the quarter during which it has been acquired, i.e. on 1 January, 1 April, 1 July and 1 October or upon closing of the account.

**Caution**: If you withdraw your money from your account before the end of the aforementioned period of 12 months, you will not receive any fidelity premium on that money. It is thus important to know the

[1] This account is a category A account, i.e. a "classic" savings account without any particular conditions attached to the base interest or fidelity premium.

[2] Which meets the conditions provided in Article 2 of the Royal Decree/CIR 92.

date of acquisition of the fidelity premium, at least for large amounts. A cash withdrawal, on the other hand, will have no impact on the acquisition of the base interest.

## 3. Charges

- ✔ Management fee
  - opening: free
  - closing: free
  - annual breakdown: free
- ✔ Eventual insurance: not applicable
- ✔ Eventual costs for sending mail and other charges: no postage, account statements are available via mobile banking

## 4. Taxation

No withholding tax on movable income is due on the first part of the interests (up to a threshold of 1.020 EUR for the income year 2026) received per account, per natural person residing in Belgium and per year. This amount is doubled for accounts opened on behalf of married or legally cohabiting couples (i.e. a threshold of 2.040 EUR for the income year 2026).
The withholding tax is 15% for any interest exceeding this threshold. It is automatically levied at the source by your bank. If you hold more than one savings account, you must mention in your tax statement the interest received above the threshold and which have not been subject to the withholding tax.

## 5. Other information

- ✔ The savings account has an indefinite duration. Within the limitations set by the law, you may withdraw your money at any time. The possibilities to transfer money are limited by the law. A savings account can thus not be used as a payment account. You may always ask your bank for advice.
- ✔ The amounts transferred by private persons and certain legal persons fall within the European deposit guarantee system up to 100.000 EUR per person and per bank. UniCredit S.p.A. is a member of the Italian deposit guarantee scheme (the *Fondo Interbancario di Tutela dei Depositi* ("**FITD**")). Further information on this protection scheme is available at www.fitd.it.
- ✔ The full terms and conditions of the bank for savings accounts can be obtained or consulted for free on https://unicredit.be/be-en/terms-conditions.
- ✔ This sheet may be modified. An up-to-date version is available on the page "savings" of our website https://unicredit.be/be-en/savings-accounts-overview.
- ✔ In case of complaints, you may contact UniCredit S.p.A., Belgian Branch – CUSTOMER SERVICE – Sq. Victoria Régina 1, 3rd Floor at 1210 Brussels, Belgium. If the dispute cannot be resolved in this way, you can appeal to the Mediation Service Banks – Credit – Investment (www.ombudsfin.be).
- ✔ Which account and which remuneration match your needs? Consult the financial education website of the FSMA: www.wikifin.be.