

**INFORMATION SHEET no. 54**  
**IB-TERM DEPOSIT**  
**DUTCH and GERMAN RESIDENTS**

**INFORMATION ON THE BANK**

Corporate Name: IMPREBANCA S.P.A.

Legal Form: public limited company

Registered and Administrative Office: VIA COLA DI RIENZO, 240 - 00192 – ROME (ITALY)

Email address: info@imprebanca.it

Internet Website: www.imprebanca.it

Enrolled with the Register of Banks kept with the Bank of Italy under no.: 5719

ABI Code no.: 03403

Tax Code: 09994611003 VAT Registration no.: 09994611003

Enrolled with the Companies' Register of Rome under no.: 09994611003

A member of the Interbank Deposits and Protection Fund and of the National Guarantee Fund

**WHAT IS IB-TERM DEPOSIT?**

Ib-Term Deposits is a cash deposit service whereby the Bank holds the amounts deposited by the Customer Dutch and German resident and pays the customer the agreed and accrued interest. The deposit may only be distributed through the Bank's website or through other internet channels.

Ib-Term Deposit is a time-deposit contract. The Customer may create pre-determined restrictions on the amounts deposited, advertised through specific communication channels, undertaking to refrain from withdrawing them until the selected maturity date. Should the Customer withdraw the amounts deposited, whether in whole or in part, before the agreed maturity date, the Customer shall not receive any interest on the amounts withdrawn, which will then become non-interest bearing. Concerning the restrictions already created, no further payments may be made in addition to the initial one.

Should a payment be made without the simultaneous specification of the restriction, a 12-months' restriction shall automatically apply to the relevant amounts.

The Customer may make cash payments into Ib-Term Deposit only through a bank transfer.

The repayment of the amounts deposited shall be made by the Bank at the Customer's written request up to the amount available in the account and through transfers to the current account pre-determined by the Customer.

**MAIN RISKS**

Ib-Term Deposits is a safe product. The main risk is the counterparty risk, that is to say, the case where the Bank is unable to perform the obligations relating to the repayment of the principal or the payment of interest. For this reason the Bank is a member of the Interbank Deposits and Protection Fund, which guarantees to each Customer a cover of up to EUR 100,000.00. Concerning Bail-in, please refer to the specific information contained in the "Transparency" section of the website [www.imprebanca.it](http://www.imprebanca.it).

## MAIN ECONOMIC TERMS

The expense items included in the table below are, with good approximation, most of the overall costs incurred by a customer holding a deposit account.

This means that the table does not include all the cost items. Some of the excluded items might be important in relation to the individual account and to the operations of the individual customer. Therefore, before choosing and signing the contract please also read carefully the section “Other economic terms”.

All the cost items are displayed at their applicable maximum value (save as otherwise specified).

		COST ITEMS	
Fixed expenses	Cash management	Expenses for the opening of the relationship	Not applicable
		Expenses for termination of relationship	Not applicable
		Expenses applied to the liquidation	Not applicable
		Stamp duty	According to the laws and regulations in force from time to time; the cost will be borne by the Bank up to a maximum level of 0,2% of the deposit amount (the current level of stamp duty)
Variable expenses	Cash management	Expenses for each transaction	Not applicable
Interest on deposited amounts	Credit interest	Annual nominal credit interest rate	Duration 3 months            0.05% Duration 6 months            0.10% Duration 12 months            0.15% Duration 24 months            0.20% Duration 36 months            0.30% Duration 48 months            0.40% Duration 60 months            0.50%
		Early termination	<p>If the Client requests the termination of the Deposit Contract before the end of the contract term (“Early Termination”), this request shall be reviewed by Imprebanca on a case-by-case basis and shall be answered within 8 calendar days, as of the receipt of the request by Imprebanca.</p> <p>The Early Termination request shall be sent by the Client per email to Raisin DS. If the Client’s request for an Early Termination is approved by Imprebanca, Imprebanca shall return the full deposit amount until the Early Termination request, to the Client’s Raisin DS Account in the following 8 calendar days. and the principal repaid early shall bear a <b>base level interest rate of 0,05 % p.a.</b></p>
Capitalisation	Frequency		At the maturity date

## OTHER ECONOMIC TERMS

<b>CURRENT OPERATIONS AND LIQUIDITY MANAGEMENT</b>									
<b>Remuneration of amounts deposited</b>									
Tax withholding rate	0.00%								
<b>Limits</b>									
Minimum amount that may be subject to restriction	EUR 1,000.00								
Maximum deposit limit	EUR 100,000.00								
<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20%;">Restriction duration</td> <td style="width: 10%;">3 months</td> <td style="width: 10%;">6 months</td> <td style="width: 10%;">12 months</td> <td style="width: 10%;">24 months</td> <td style="width: 10%;">36 months</td> <td style="width: 10%;">48 months</td> <td style="width: 10%;">60 months</td> </tr> </table>		Restriction duration	3 months	6 months	12 months	24 months	36 months	48 months	60 months
Restriction duration	3 months	6 months	12 months	24 months	36 months	48 months	60 months		
<b>Other</b>									
Interest calculation method	ACT/365								

## COMPLAINTS

Any complaints should be sent to the Bank’s Complaints Office (Via Cola di Rienzo, 240 00192 Rome; e-mail: [reclami@imprebanca.it](mailto:reclami@imprebanca.it); Fax: +39 06.92912663), which shall reply within 15 working days of receipt for payments services and within 30 days for others banking & financial services.

If the Customer is not satisfied or does not receive a reply within 60 days, before resorting to the judicial authority it may address:

- the Banking and Financial Arbitrator (the “ABF”), provided that the requested amount does not exceed EUR 100,000.00 and as long that no more than 12 months have elapsed since the lodging of the complaint with the Bank. To learn how to involve the ABF the Customer may visit the website [www.arbitrobancariofinanziario.it](http://www.arbitrobancariofinanziario.it), or ask the Bank of Italy’s branches or the Bank. The decisions adopted by the ABF shall not be binding on the parties, who shall always be entitled to bring a legal action.
- Furthermore, irrespectively of the value of the dispute, before taking legal action the Customer may, whether individually or together with the Bank, commence a conciliation procedure before the Conciliatore Bancario Finanziario – an association for Alternative Dispute Resolution (ADR) focusing specifically on banking, financial and corporate matters ([www.conciliatorebancario.it](http://www.conciliatorebancario.it)). It will still be possible to bring an action if the conciliation ends without any agreement being reached.
- Finally, the Customer may, together with the Bank, commence an arbitration procedure, whether before the above-mentioned Conciliatore Bancario Finanziario or elsewhere (articles 806 *et seqq.* of the Italian Code of Civil Procedure).

**KEY**

<b>Liquidation expenses</b>	Expenses connected with the periodic liquidation of fees.
<b>Expenses for each transaction not included in the charge</b>	Expenses for the accounting registration of each transaction in addition to any transaction included in the annual charge.
<b>Deposit</b>	Amount of the initial .
<b>Annual nominal credit interest rate</b>	Annual rate used for the periodical calculation of interest on the amounts deposited (credit interest).
<b>Pre-determined Account</b>	Bank current account of which the Customer is the holder or joint holder, out of which the first payment may be made and into which the Customer may transfer the amounts from the deposit account.