

Information on Online Saving Accounts pursuant to the Austrian and Polish Accessibility Act ("Information Sheet")

Raiffeisen Digital Bank AG („RDB“)

This document explains our online savings account services, including key features and functions.

When required by law, we use specific technical terms and explain them.

This document is for information only. The legal details are in the contract you sign with RDB.

1) What is a Savings Account?

A savings account lets you save money and earn interest. The money in your account is called the balance. It's not meant for regular transactions, so it's not a payment account. It's also known as a deposit account.

2) What is Savings Interest?

Savings interest is what you earn from RDB for money in your savings account. Interest is calculated at the end of the year, and capital gains tax (CGT) is deducted. The remaining interest is added to your balance.

Interest rates show how much interest you earn and are set when you open the account. There are two types:

- **Fixed Interest Rate:** This rate stays the same for a set time.
- **Variable Interest Rate:** This rate can change over time.

3) Types of deposits

- **Demand Deposits:** You can access your money anytime without losing interest.
- **Fixed-term Deposits:** Your money is locked for a set period. Accessing it early means losing some interest.

4) What is an online savings account and how do you make deposits and withdrawals?

You can open and use an online savings account via the internet.

- **Deposit:** Transfer money from your current account to your savings account.
- **Withdrawal:** Transfer money from your savings account to your current account.

5) Cost of an online savings account

There are fees for maintaining an online savings account. Fees are listed in the List of Fees, part of your agreement with RDB.

6) How can you terminate a savings account contract?

You can terminate your savings account anytime without notice.

If you withdraw from fixed-term deposits early, you'll lose some interest. The same happens if you close the account during the deposit's term.

RDB can close your account with two months' notice for significant reasons. After closing, your balance goes to your current account.

7) What is a bank statement?

A bank statement lists all deposits and withdrawals from your savings account. You can view and download it through online banking.

8) What is deposit insurance?

Deposit protection keeps your money safe in bank accounts. If a bank like RDB becomes insolvent, your deposits are insured up to a certain amount. In Austria, deposits are protected up to EUR 100,000 per customer per bank.

For more information, visit https://finance.ec.europa.eu/banking/banking-regulation/deposit-guarantee-schemes_en.