EuroExtra

Product Information Sheet (Date: March 2025)

This document contains a summary of the most important product characteristics of the EuroExtra savings accounts in EUR on page 1 (details on the subsequent pages). This information does not constitute financial or investment advice. Careful reading and consideration are highly recommended.

Raisin Bank AG (reference number: C124939) is a credit institution authorised in Germany which passports into Ireland on a cross-border basis.

Product Description	Demand Deposit.
Type of Product	This is an interest-earning savings account offering with no fixed term. deposits are placed in the name of Raisin Bank but on behalf of the customer with a Partner Bank (see item 1 for details).
Provider	Raisin Bank AG, Niedenau 61-63, 60325 Frankfurt, Germany
Interest Rates	Current valid interest rates and terms can be found on the Raisin Bank website (www.raisin.ie) on the relevant product page.
Minimum- / Maximum Investment Amount	€0 / €1,000,0000
Deposit Guarantee Scheme	Up to €100,000 per customer and per bank (statutory protection). In addition, the voluntary deposit protection fund of the German Banking Association protects (part of your) deposits with the Partner Bank exceeding the statutory protection limit (see item 1c for details). (see point 1c for details).
Availability	You can deposit and withdraw money at any time without restrictions.
Savings plan:	It is possible to create a savings plan for this account (see point 1e for details).
Withholding Tax	There is no withholding tax applied in Germany on deposit interest earned by non-residents. (see point 3 below for more details)
Costs	None

Account opening requirements:

- To open an account, an order from within the Raisin.ie online banking system is sufficient.
- In order to open this savings account you must enter into a Trust agreement with Raisin Bank AG and be tax resident in Ireland with an existing Irish tax number (PPS number). Raisin Bank is the customer's direct contact person in Ireland and accepts all communications regarding the savings account. The customer will receive all information required to manage the savings account electronically via the internet platform of Raisin Bank www.raisin.ie. Management of the savings account by the customer is done through Raisin's internet platform at www.raisin.ie.

1. Product Description	A Demand Deposit is an interest-bearing deposit that you can access in full at any time. It allows you to save money with an unlimited term at a variable interest rate. The EuroExtra Deposit is a "Beneficiary Deposit" as defined in the EuroExtra Deposit Order Agreement: deposits are placed in the name of Raisin Bank but on behalf of the customer with the Partner Bank: Deutsche Bank AG, with registered office at Taunusanlage 12, 60325 Frankfurt am Main, Germany, HRB 30 000. More information can be found in the EuroExtra Deposit Order Agreement.
a) Currency	EUR
b) Minimum- / Maximum Investment Amount	€0 / €1,000,0000 **Please note:** The maximum amount of funds deposited at Deutsche Bank cannot exceed €1,000,0000 If you have any funds invested with Deutsche Bank currently, this amount will be deducted from the maximum amount allowed. (i.e. €1,000,0000 minus what you already have invested).
c) Deposit Guarantee Scheme	Deposits made as part of the EuroExtra product are deposited with Deutsche Bank on a fiduciary basis for the customer. Eligible deposits in Deutsche Bank are protected by the German Statutory Deposit Guarantee Scheme, the Compensation Scheme of German Private Banks (Entschädigungseinrichtung deutscher Banken). The limit of this protection is €100,000 per depositor. Please see the Risks section below for further information. Further information can be found in the information sheet on deposit protection when opening an account and online at http://www.edb-banken.de. In addition, Deutsche Bank belongs to the voluntary deposit protection fund

of the German Banking Association (https://bankenverband.de/en/services/deposit-protection-scheme/). An overview of the protection of your deposits (including those exceeding the statutory deposit protection) at Deutsche Bank can be found here: https://einlagensicherung.de/banks/deutsche-bank-ag/.

d) Top-ups and Withdrawals:

Top-ups and withdrawals are possible in any amount as long as the sum deposited does not exceed €1,000,000 and does not fall below €0.

e) Savings plan:

Once you have opened your account, you can choose to set up a savings plan in your Raisin Account. To do this, go to the 'Details' of your account in the 'My savings' section of your Raisin Account. You can choose the amount you want to deposit (minimum amount €1) and how often you would like to make deposits.

Please note: As soon as the maximum allowable deposit amount with the partner bank has been reached, any savings amounts paid in will remain in your Raisin Account without earning interest.

2. Potential Returns

Current valid interest rates can be found on our website, or after registration via your Raisin Account, on the product pages.

The interest rate is variable and can be changed at any time. You will be given advance notice of any upcoming interest rate change. The interest will be credited to your Raisin Account monthly

Interest calculation: Accrued interest method (ACT/ACT), i.e. the calculation is based on the actual number of days in a month and the year with 365 or 366 days.

3. Taxation

As a private investor, you are subject to taxation of your interest income in your country of tax residence. The interest income must be stated in your tax return. All required documents should be provided on time.

There is no withholding tax applied in Germany on deposit interest earned by non-residents.

You cannot submit an exemption order for investments abroad. You are required to include foreign interest income in the tax return.

Additional tax information can be found on our website: **raisin.ie/tax**

Please note that the specific tax treatment depends on your personal circumstances and that there may also be future changes in the tax treatment. **For individual clarification of tax issues, please consult your tax adviser.**

4. Costs

There are no costs associated with this savings account.

5. Availability

Your funds are available within 2 bank working days without a cancellation period. In the event of cancellation, repayment of the entire deposited amount including interest will be made to your Raisin Bank account after 2 bank working days. You can choose to withdraw a partial amount at any time. Payments of instalments to your Raisin Bank account are made within up to 2 bank working days.

You can close your Demand Deposit account in full in your Raisin Account. You will find this option by navigating to 'My savings', 'Demand Deposit accounts'. Then click on 'Details' of the relevant account and choose 'Close your account'

6. Risks

Limit of Deposit Protection: Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency should occur, your deposits would be repaid up to €100,000 to the extent you are eligible to benefit from the scheme.

The extent of available cover under the scheme is a maximum of €100,000 per depositor per credit institution. This means that all eligible deposits held by each depositor at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90,000 and a current account with €20,000, the depositor will only be repaid €100,000.

The responsible deposit guarantee scheme is the German Deposit Protection Fund. It will repay your eligible deposits (up to €100,000) within 7 days, save where specific exceptions apply. However, the process can take a few weeks longer overall, as it must first be established whether you are eligible to claim under the deposit guarantee scheme.

In addition, Deutsche Bank belongs to the voluntary deposit protection fund of the German Banking Association (https://bankenverband.de/en/services/deposit-protection-scheme/). An overview of the protection of your deposits (including those exceeding the statutory deposit protection) at Deutsche Bank can be found here: https://einlagensicherung.de/banks/deutsche-bank-ag/.

Payment transaction risk
In highly exceptional cases, the free movement of capital in the EU may be restricted.

There are no other risks such as price, business or currency risk.

7. Revocation

In accordance with Raisin Bank Terms and Conditions and European Union law, the customer has the right to revoke the term deposit contract within 14 days.

The Flexible savings account can be closed in full at any time in your Raisin Account, there is no fixed term.

8. Data protection

Information on your rights as a data subject in accordance with Articles 13 and 14 of the General Data Protection Regulation (GDPR) can be found here.

9. Complaints handling

You can find information on complaint handling at https://www.raisin.ie/complaint-management/