

Schedule E - Special Conditions for the SweepBank Term Deposit

1 General terms

1.1 These Special Conditions govern the business relationship between you and SweepBank, as well as detail SweepBank's obligations towards you and the your obligation towards SweepBank with regards to SweepBank Term Deposit. In addition to these Special Conditions, the General Terms and Conditions apply.

2 The SweepBank Term Deposit

2.1 The SweepBank Term Deposit is an online fixed-rate and fixed-term deposit Account.

2.2 In order to be able to open a SweepBankTerm Deposit you must first have a SweepBank Current Account.

2.3 Any sums deposited in the SweepBank Term Deposit have to be sourced from the SweepBank Current Account. On maturity, the principal amount and the interest earned will be transferred back into the same SweepBank Current Account from where the funds originated.

2.4 Once you have opened a SweepBank Term Deposit, you may not retrieve the principal amount or any interest earned prior to the lapse of the pre-determined maturity date of the term deposit, save for in situations referred to in Section 5 (Termination of a SweepBank Term Deposit prior to Maturity) and Section 8 (Right of Withdrawal) of this Schedule E – Special Conditions for the SweepBank Term Deposit

2.5 You may have multiple SweepBank Term Deposits open at any time. However, you cannot deposit more than 100,000 Euros with SweepBank, in the aggregate (taking into account all deposits taken with SweepBank) at any point in time.

2.6 SweepBank retains the right to limit the amount of funds you can hold in your SweepBank Term Deposit.

2.7 The SweepBank Term Deposit can be denominated only in Euro.

2.8 SweepBank Term Deposits will yield interest at a rate that will be determined by the SweepBank from time to time. The applicable rates can be obtained from the SweepBank's Website, your Online Account or from the SweepBank's Customer Support Centre. The interest rate applicable to the each specific SweepBank Term Deposit is the interest rate applicable at the time of opening of the SweepBank Term Deposit Account.

2.9 The date of commencement of a SweepBank Term Deposit shall fall on the day when the funds are placed on such SweepBank Term Deposit.

2.10 The maturity date of a SweepBank Term Deposit shall fall on the day the minimum term agreed for such SweepBank Term Deposit expires.

3 Reservation of services

The SweepBank Term Deposit Accounts are only managed by SweepBank for consumers, i.e. only for natural persons who open an account for a purpose that serves neither commercial nor one's independent professional activity but only personal purposes. The SweepBank Term Deposit Accounts are not available for trusts, companies and other bodies corporate or charities.

The SweepBank Term Deposit Accounts shall be kept for your own account. SweepBank does not open accounts on behalf of third parties.

SweepBank will only open SweepBank Term Deposit Accounts in the name of its customers who are acting on their own behalf. You accordingly understand that the SweepBank Term Deposit Accounts can only be used for transactions that you conduct in your own name and on your own behalf, and that you concurrently bind yourself not to use the accounts for the benefit of another person. Entrusting access or use of the SweepBank Terms Deposit Accounts to a third party is prohibited and will lead to the termination of the business relationship with SweepBank.

4 Interest and changes to interest rates on your SweepBank Term Deposits

- 4.1 The interest rate on the SweepBank Term Deposit is fixed for the term which you have placed your deposit for.
- 4.2 SweepBank will continuously review the rates offered on its SweepBank Term Deposits and reserves the right to change these rates at its discretion. If SweepBank decides to change the rates, this change will not affect any of your existing SweepBank Term Deposits which have not yet matured.
- 4.3 SweepBank will pay gross interest (interest without tax being deducted) on the SweepBank Term Deposit at the end of the maturity period. The applicable interest rate will be that indicated in Annex 1 reflecting the interest rate showing on the Website at the time the SweepBank Term Deposit is opened.

5 Payment transactions out of your Term Deposit

- 5.1 No payment transactions can be made out of your Term Deposit.
- 5.2 On maturity of your Term Deposit, the principal amount deposited and the relevant accrued interests shall be paid into the originating SweepBank Current Account. The payment transaction is made by SweepBank on the maturity date. If the maturity date is not on a Business Day, the payment transaction is made on the next following Business day with value date on the maturity date.
- 5.3 Upon the payment transaction is made to the originating SweepBank Current Account as per clause 4.2, the Term Deposit shall be automatically closed.

6 Termination of a SweepBank Term Deposit prior to Maturity

- 6.1 You may not terminate your SweepBank Term Deposit before maturity, excluding if you decided to terminate your business relationship with SweepBank.
- 6.2 Furthermore, whilst having an active SweepBank Term Deposit, you may not request to close the SweepBank Current Account that was opened with SweepBank at your request, excluding if you decided to terminate your business relationship with SweepBank.
- 6.3 The contract can be terminated by the Customer and SweepBank for reasonable cause. Any other legal termination rights available to the customer under statutory law shall not be affected.
- 6.4 In the event of closure of a SweepBank Term Deposit under clause 5 SweepBank will transfer the principal amount to the originating SweepBank Current Account which you had selected upon opening of the term deposit, without any breakage fee being applicable and any interest being awarded.
- 6.5 If you terminate the SweepBank Term Deposit before the maturity date, in breach of this Schedule E, you shall be liable to pay the breakage fee as indicated in the List of Prices and Services

7. Notice regarding the taxes the customer must pay

SweepBank will not withhold any taxes on behalf of you. You are obliged to pay taxes to its respective tax authority. If the your tax residency circumstances change, you must inform SweepBank immediately by calling the SweepBank Customer Support Centre or through the message centre on his Mobile Account. SweepBank does not offer tax advice. For any tax related questions, you should contact the relevant competent tax authority or his tax advisor.

8. Pricing

The opening of the SweepBank Term Deposit is free of charge. You shall bear your own costs and any applicable third-party costs (e.g. postage) yourself.

Other fees arising in connection with the SweepBank Term Deposit are those specified in the List of Prices and Services, as issued by SweepBank from time to time, and which is available from SweepBank's website or through the SweepBank Mobile App. If you make use of a service included therein, and unless otherwise agreed with SweepBank, the interest and charges stated in the List of Prices valid at the time of use of the service are applicable. Unless otherwise agreed, the charges for any services not included in the List of Prices which are provided following your instructions and which can in the given circumstances, only be expected to be provided against remuneration, subject to prior agreement with you. Changes of Prices are made in accordance with section 1. (3) of the General Business Conditions, if applicable.

9 Right of Withdrawal

Instruction of Revocation

Right of withdrawal

You can **revoke** your contractual declaration **within 14 days without giving reasons by means of a clear declaration**. The period begins after the conclusion of the contract and after you **have received** the contractual provisions, including the general terms and conditions, as well as **all of the information listed below under Section 2** on a durable data medium (e.g. letter, telefax, e-mail). **The timely dispatch of the revocation suffices to comply with the revocation period** if the declaration is made on a durable data medium. The revocation is to be addressed to:

Multitude Bank p.l.c., ST Business Centre, 120 The Strand, GZR 1027 Gzira, Malta; e-mail-address: help.de@sweepbank.com.

Section 2

Information required for the start of the withdrawal period

The information within the meaning of section 1 sentence 2 includes the following Information:

1. the identity of the entrepreneur; the public business register in which the legal entity is registered, and the associated registration number or equivalent identifier;
2. the main business activity of the entrepreneur and the supervisory authority responsible for his approval;
3. the commercial address of the entrepreneur and any other address necessary for the business relationship between the entrepreneur and the consumer is decisive, in the case of legal persons, personal associations or groups of people also the name of the authorized representative;
4. the essential characteristics of the financial service and information on how the contract is concluded comes;

5. the total price of the financial service including all associated price components and all taxes paid by the entrepreneur or, if no precise price can be given, its calculation basis, which enables the consumer to check the price;
6. where applicable any additional costs incurred as well as a reference to possible further taxes or costs, which are not paid by the entrepreneur or invoiced by him;
7. a limitation of the period of validity of the information provided, for example the validity duration of limited offers, in particular with regard to the price;
8. Details regarding payment and fulfillment;
9. any specific additional costs incurred by the consumer for using the means of distance communication has to bear if such additional costs are invoiced by the entrepreneur;
10. the existence or non-existence of a right of withdrawal as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be declared, and the legal consequences of the withdrawal, including information about the amount that the consumer in the case of the revocation has to pay for the service provided, provided that he is obliged to pay compensation (underlying regulation: Section 357b of the German Civil Code);
11. the contractual termination conditions including any contractual penalties;
12. the member states of the European Union, the law of which the entrepreneur of establishing relations with the consumer prior to the conclusion of the contract;
13. a contractual clause about the law applicable to the contract or about the competent court;
14. the languages in which the contractual terms and conditions and the prior information is communicated, as well as the languages in which the entrepreneur undertakes to provide Consumer's consent to conduct the communication during the term of this contract;
15. the indication of whether the consumer has an out-of-court complaint and redress procedure to which the Entrepreneur is subject to, can use, and, if applicable, its access requirements;
16. the existence of a guarantee fund or other compensation schemes that are neither covered by the provisions of the Directive 2014/49 / EU of the European Parliament and of the Council of April 16, 2014 on deposit insurance systems (OJ L 173 of 6/12/2014, p. 149; L 212 of 7/18/2014, p. 47; L 309 of 10/30/2014, p. 37) Deposit guarantee schemes created under the Directive 97/9 / EC of the European Parliament and of the Council of 3 March 1997 on investor compensation schemes (OJ L 84, 26.3.1997, p. 22), the investor compensation systems created fall.

Section 3

Consequences of withdrawal

In the event of a valid revocation, **the services received by both parties are to be returned**. You shall be obliged to **pay compensation** for the value of the service provided up to the time of revocation if you were informed of this legal consequence before submitting your contractual declaration and have expressly agreed that we shall commence performance of the consideration before the end of the revocation period. If there is an obligation to pay compensation, this may mean that you will still have to fulfil your contractual payment obligations for the period until revocation. **Your right of revocation expires** prematurely if the contract is **completely fulfilled by both parties at your express request** before you have exercised your right of revocation. **Obligations to refund payments must be fulfilled within 30 days**. The period begins for you with the dispatch of your revocation declaration, for us with its receipt.

End of instruction of revocation

10 Duration of the Agreement

This Schedule E – Special Conditions for the SweepBank Term Deposit – is being entered into for a definite period of time until the maturity date indicated in Annex 1.