

## GE Artesia Bank fixed-term deposit account

If you don't need the cash for a while, why not place some of your savings in a fixed-term deposit account and receive a fixed interest rate during its term? With a GE Artesia Bank deposit account, you can opt for a fixed term of between three and twelve months. It is free of charge to open a deposit account.

### Advantages

- a fixed interest rate for the entire term;
- special attractive interest rate for terms of three to six months;
- interest rate linked to money market rates\*;
- free of charge.

\* Interest rates may change. Stated interest rates are rates per annum. Minimum deposit of € 100,000 per account.

### Target group

- private banking clients with capital for investment with the bank in excess of €250,000;
- corporate banking clients

### Terms and conditions

- If you are a new client, you will need to open a securities account or current account with us when setting up your deposit account. The bank's general terms and conditions apply (see <http://www.geartesiabank.nl/nl/onze-voorwaarden.html>).  
To open an account, just call your local branch (to find your nearest branch, visit <http://www.geartesiabank.nl/nl/Kantoren.html>).
- Early termination of the contract is not allowed. However in exceptional circumstances the bank may cooperate with early termination, for which the bank may make charges to be determined at that time.

The GE Artesia Bank fixed-term deposit account is a GE Artesia Bank N.V. product. GE Artesia Bank is a Dutch Bank which is registered with De Nederlandsche Bank N.V. and the Authority for the Financial Markets in the Netherlands. The GE Artesia Bank fixed-term deposit account is covered by the deposit guarantee scheme (see <http://www.dnb.nl/openboek/extern/id/nl/ki/40-117052.html>).

Frequently asked questions about deposit accounts

Can't find an answer to your question? e-mail us via <http://www.geartesiabank.nl/nl/Contact.html>

1. **What does it cost?** It is free of charge to open a fixed-term deposit account.
2. **What is the minimum deposit on a fixed-term deposit account with GE Artesia Bank?**  
The minimum deposit on a fixed-term deposit account is €100,000.
3. **What is the minimum capital I need to invest with GE Artesia Bank?**  
GE Artesia Bank's private banking service is designed for high net worth individuals wishing to invest at least €250,000 with us.
4. **How do I open an account with GE Artesia Bank?**  
The fastest way to open an account with GE Artesia Bank is to make an appointment with one of our account managers to visit you or arrange a meeting at our branch. Your account manager will arrange for the documentation to be drawn up as soon as possible for your signature. You can find a convenient GE Artesia Bank branch by visiting <http://www.geartesiabank.nl/nl/Kantoren.html>
5. **How soon can I make a deposit on my fixed-term deposit account with GE Artesia Bank?**  
Two days after you have signed the application forms, your new account with GE Artesia Bank will be operational and you can make a deposit.
6. **When will I receive confirmation of receipt of a deposit on my fixed-term deposit account?**  
After making a deposit, you will receive immediate confirmation by mail, stating the amount, the term and the interest you will be paid on the expiry date.
7. **Can I make additional deposits on my fixed-term deposit account?**  
It is not possible to make additional deposits on a fixed-term deposit account.
8. **Can I make withdrawals from my fixed-term deposit account before expiry?**  
This is possible only in exceptional circumstances and only with our permission. Withdrawal fees will be charged.
9. **When will the interest be paid?**  
The interest on the fixed-term deposit account will be paid to you at the end of the term. The interest will be credited to the current account with our bank which you have designated.
10. **How often can the interest rate be changed?**  
The interest on the fixed-term deposit account is fixed for the agreed term.
11. **How is the interest calculated?**  
The interest is calculated by dividing the precise number of days in the term by 360 and multiplying by the agreed annual interest rate.
12. **Can I close or extend the fixed-term deposit account automatically?**  
Your account manager will contact you before the term of your fixed-term deposit account expires to ask whether you wish to continue the account or close it. If we are not instructed otherwise, your fixed-term deposit account will be closed automatically.
13. **Does the Dutch deposit guarantee scheme apply to this product?**  
Yes, the Dutch deposit guarantee scheme applies.
14. **Is GE Artesia Bank regulated?**  
Yes, GE Artesia Bank is supervised by De Nederlandsche Bank N.V. (<http://www.dnb.nl>) and the Authority for the Financial Markets in the Netherlands (<http://www.afm.nl>).