

Product particular Conditions 2011-09-30

Kontantkonto

Every account holder at Akelius will be assigned a Kontantkonto. The Kontantkonto is a non interest bearing transaction account. The Kontantkonto is used amongst other things for the following:

- Deposits
- Transfers from expired/ liquidated products
- Withdrawals
- Transfers to investment products
- Withdrawal of annual fees

Deposits into the Kontantkonto can be made on any banking day. Available funds in the Kontantkonto will be transferred automatically on the last day of the month to a Likvidkonto which is opened on behalf of the account holder unless something else is requested by the account holder.

Investment products with fixed rate of return

Likvidkonto

The Likvidkonto is an investment product with guaranteed return and fixed duration. New periods of duration begin on the last day every month. The account holder has the right to an unlimited number of withdrawals during the period. Guaranteed returns, as well as the original investments, are paid out on the due date to the Kontantkonto. On the due date, the balance in the Kontantkonto is automatically re-invested into the Likvidkonto to the guaranteed return stated at all times in the particular product conditions, if nothing else is agreed with the account holder.

Investeringskonto

The Investeringskonto is an investment product with a guaranteed rate of return and a fixed period of duration/term. New periods of duration/term begin on the last day of every month. The investments are bound during the period of duration/term. The guaranteed return, as well as the original investment, is transferred on the due date to the Kontantkonto. On the due date, the balance in the Kontantkonto is automatically re-invested into the Likvidkonto to the guaranteed return stated at all times in the particular product conditions if nothing else is agreed with the account holder.

Period of duration/term of contract and returns

Kontantkonto – 0% return

Likvidkonto – 6 months 3,5% per annum (actual rate 1,735% for 6 month)

Investeringskonto – 1 year 4,25%

Investeringskonto – 3 year 19,1% (equivalent to 6,0% annual return)