

## Product particular Conditions 2016-02-01

### Cash account

Every account holder at Akelius will be assigned a Cash account. The Cash account is a non interest bearing transaction account. The Cash account 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 Cash account can be made on any banking day. Available funds in the Cash account will be transferred automatically on the last day of the month to a Liquidity account 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

#### Liquidity account

The Liquidity account 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 Cash account. On the due date, the balance in the Cash account is automatically re-invested into the Liquidity account to the guaranteed return stated at all times in the particular product conditions, if nothing else is agreed with the account holder.

#### Investment account

The Investment account 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 Cash account. On the due date, the balance in the Cash account is automatically re-invested into the Liquidity account 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

Cash account – 0% return

Liquidity account – 6 months 1,0% per annum, actual rate 0,498% for 6 month

Investment account – 2 year 4,04%, equivalent to 2,0% annual return

Investment account – 5 year 15,927%, equivalent to 3,0% annual return