

The present document are the Special Terms and Conditions applicable for the Deposit Facto and is part of the Contract of Provision of Services that applies to this Deposit Facto product.

Personal information			
First name		Surname	
Date of birth	Place of birth	Fiscal Identification Number	
Type of ID document	ID number	ID document's expiry date	
Street & House Number		Postal Code	
City		Country	
Country of birth		Nationality	
Telephone Number		E-mail	
Activity			
Industry			
Income			
Source of income		Gross monthly amount	
Origin of fund		Use of deposit account	
I declare, under my responsibility, that the funds used...			

Information regarding politically exposed persons ("PEPs")

Do you qualify as a PEP?	
If the Customer holds PEP status, please specify the following additional information:	
The economic situation of the person who is or who has been entrusted with prominent public functions at least in the last year: Indicate the type of work activity, professional, entrepreneurial, artisan work, etc. and for how much time this activity has been carried out, and the sources of income.	Type of work
	Duration of activity since now
	Source of income
The assets of the person who is or who has been entrusted with prominent public functions positions at least in the last year: Indicate the origin of the assets (inheritance, savings, donations, income from renting properties, divorce allowances, gains in securities trading, sale of real estate, etc.).	Origin of assets
The economic situation of family members or individuals who have close ties with persons who is or who has been entrusted with prominent public functions at least in the last year: Indicate the type of work activity, professional, entrepreneurial, artisan work, etc. and for how much time this activity has been carried out, and the sources of income.	Type of activity
	Duration of activity till now
	Source of income
The patrimonial situation of the family or of the subjects who have close ties with persons who is or who has been entrusted with prominent public functions at least in the last year: Indicate the origin of the assets (inheritance, savings, donations, income from renting properties, divorce allowances, gains in securities trading, sale of real estate, etc).	Origin of assets
Have you been entrusted with prominent public functions in the past year?	
Are you a family member or a close associate with a person who is or who has been entrusted with prominent public functions? /	
If Yes, please name the person who has or has been entrusted with prominent public functions and specify the relationship with the afore mentioned subjects.	Name
	Relationship

#### Product conditions

Deposit Amount	Annual Interest Rate p.a. (nominal)	Term in months
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#### Legal declarations

By accepting this document, I confirm, that my personal data hereby contained are correct.

I also confirm that I have been informed about and that I accept the Contract of Provision of Services (Contrato de Prestación de Servicios), also known as the Special Terms and Conditions. I also confirm that I have received a copy of the abovementioned documents.

I also confirm that I have received the information necessary to identify the deposit insurance fund that covers this deposit (el Fondo Interbancario di Tutela dei Depositi italiano - FITD) according to the current regulation. Further information is found in section 13 of the General Terms and Conditions.

I have read and understand the information on data protection contained in section 9 (Privacy) of the General Terms and Conditions.

Special Terms for Term Deposits brokered via the Raisin Internet Platform

1. These Special Terms apply to term deposits which have been opened with Banca Farmafactoring S.p.A., Sucursal España, with registered office at Paseo de la Castellana, 81 – Planta 9ª 28046 Madrid, Espana, (hereafter referred to as the “Bank”) via the internet platform www.raisin.ie (the “Internet Platform”), operated by Raisin Bank AG (“Raisin Bank”). In the event of inconsistency with the General Terms and Conditions for fixed-term deposit accounts via the internet-platform Raisin, these Special Terms will take precedence over provisions of the General Terms and Conditions for fixed-term deposit accounts via the internet-platform Raisin.
2. For the opening of a such term deposit, it is required to register as a Raisin customer on the Internet Platform and to open a transaction account at Raisin Bank AG, a German stock corporation with registered office in Frankfurt/Main at Hamburger Allee 14, 60486 Frankfurt am Main, Germany and registered with the commercial register of the local court in Frankfurt/Main under HRB 13305. The transaction account (the “Raisin-Account”) is necessary for the deposits to be credited on the Bank’s deposit account. Registration is possible for customers who are at least 18 years old and have their permanent residence in Germany.
3. The customer will receive all information required to manage the deposit account electronically via the Internet Platform, in particular the product information sheet for the relevant deposit and the confirmation regarding the account opening. Communication between the customer and the Bank shall generally be conducted using the Internet Platform.
4. The interest rate for the respective term deposit corresponds to the interest rate set out on the Internet Platform on the day when the deposit amount is credited on the term deposit account.
5. Deposit accounts opened via the Internet Platform shall only be used for payment transactions from and to the Raisin-Account. Payment transactions from the deposit account to the Raisin-Account may only be made from the deposit account’s credit balance. There must not be a negative credit balance on the deposit account after the respective payment transactions. The deposit account can be used only for non-cash payments. The customer may not withdraw any funds (in cash or non-cash) directly from his deposit account.
6. The term deposit will not be automatically renewed after expiration of the initial term. Renewal is subject to the specific conditions of the respective term deposit as announced in the information sheet provided on the internet platform. If the term deposit is subject to renewal and the customer wishes to use his right to renew, an electronic request has to be submitted within a period of 28 to 5 days prior to maturity using the renewal feature in the online banking system on the Internet Platform. After having received the request in due course, the Bank shall renew the deposit at maturity for the term chosen by the client in the Internet Platform. The interest rate on the renewed deposit shall be the interest rate which the Bank has published for the chosen deposit on the Internet Platform at the day of the customer’s request. The renewed amount shall equal the initially deposited amount including accrued and capitalized interest.
7. In case of death of a customer, Raisin obtains suitable proof of death from the heirs or relatives (certified copy of death certificate) and notifies the Bank. The Bank will transfer on maturity date the deposit amount including accrued interest (in case the currency of the deposit is not Euro, after currency conversion) to the customer’s Raisin Account.

Information on the limits of the Deposit Facto	
Minimum investment amount	5.000 EUR per client
Maximum investment amount	100.000 EUR per client
The Deposit Facto does not allow refunds or early termination.	

Information on the interest rates <sup>1</sup>		
Term	Interest rate p.a. (effective)	Interest rate p.a. (nominal)
3 Months	0,06%	0,06%
6 Months	0,06%	0,06%
9 Months	0,06%	0,06%
12 Months	0,06%	0,06%
18 Months	0,06%	0,06%
24 Months	0,06%	0,06%
36 Months	0,06%	0,06%
48 Months	0,06%	0,06%
60 Months	0,06%	0,06%
<p>1. In accordance with the above table, the interest rate applicable to each Deposit Facto is the rate corresponding to the term chosen by the client. This rate will apply for the entire chosen period and shall be settled only at maturity. Interest payments will be made on the last day of the period, except when that day is not a business day, in which case payment will be done on the last business day before maturity (with value day being the maturity date).</p>		



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**Date**

