

BTG Pactual

Product information sheet (date: 05.04.2026)

This document contains a summary of the most important product features of BTG Pactual Term deposits in Euro. The information does not constitute investment advice. Careful reading and consideration is strongly recommended. Please get in touch with the Raisin customer service team if you have any questions. Email: contact@raisin.com Phone: +353 1 5461020 from 11:00 a.m. - 15:00 p.m., Monday to Friday.

Product name	Term deposit
Product type	As defined in the Deposit Order Agreement with Raisin Bank, this is a fixed-term deposit made by Raisin Bank, acting on behalf and for the benefit of the Customer based on this Agreement.
Provider	BTG Pactual Europe S.A. (hereinafter "Bank") 29, Avenue de la Porte-Neuve L-2227 Luxembourg, Luxembourg
Interest rates	You can find the current valid interest rates on our website www.raisin.com/en-ie/ or in your Raisin Account after registration. The interest rate at the time of opening will be fixed throughout the agreed term.
Minimum/maximum deposit amount	€5,000.00 / €100,000.00
Deposit Guarantee Scheme	Up to €100,000.00 per customer, per bank (see point 1 for more details)
Availability	Your funds are not available until the agreed maturity date. (see point 6 for details)
Extension at maturity	Your term deposit will be extended automatically at maturity if you do not opt-out of an extension up to 2 days before the maturity date. (see point 5 for more details)
Withholding tax	Banks in Luxembourg do not withhold any tax for non-resident deposit account holders. You are responsible for declaring any interest earned to Irish Revenue. (see point 3 for more details).
Costs	None.

Documents required to open this savings account

- You can open this savings account fully online through your Raisin Account.
- In order to open this account you must enter into a Trust agreement with Raisin Bank AG and be tax

resident in Ireland.

Please note: Upon opening your deposit account, transfers to the bank are made on Tuesdays or Thursdays. This may result in the funds staying in your Raisin Account for several business days before the transfer is made.

This document contains a summary of the most important product characteristics of BTG Pactual's Term deposits. This information does not constitute financial or investment advice. **Careful reading and consideration are highly recommended.**

1. Product description

A fixed-term deposit is a deposit account with an agreed term. It allows you to deposit a fixed amount once with a fixed term at a fixed interest rate. Money deposited is not available to you until the agreed maturity date.

The deposit with The Bank is defined as a "Beneficiary Deposit." As outlined in the Deposit Application Agreement with Raisin Bank, the deposit is facilitated by Raisin Bank, acting on behalf of and for the benefit of the Customer in accordance with the terms of the agreement. Additional details are included in the Deposit Application Agreement, which can be found during the account ordering process.

a) Currency

Euro

b) Minimum / maximum deposit

€5,000.00/ €100,000.00

Please note: The maximum amount of money deposited with the bank must not exceed €100,000.00.

c) Deposit protection

Deposits including interest are protected up to a maximum equivalent value/amount of €100,000.00 per customer and per bank through the deposit protection fund of Luxembourg. In the event of a payout by the Deposit Protection Fund, this will be made in Euro.

It should be noted that this protection relates to a customer's entire deposits with a bank. This is relevant if not only the deposits of a customer brokered via Raisin have been invested with a specific bank, but also other deposits of this customer have been invested with the respective bank. Further information can be found in the information sheet on deposit protection when opening an account and online here:

<http://www.fgdl.lu/en/deposit-guarantee/>

d) Payment dates

Payments are only processed on Tuesdays and Thursdays forwarded to the bank.

2. Potential returns

Current valid interest rates and terms can be found on our website (www.raisin.com/en-ie/) or in your Raisin Account after registering. The interest rate at origination is fixed for the agreed term and will

not change.

How the interest is calculated: daily interest method (ACT/ACT), i.e. the calculation is based on the actual number of days in a month and the year with 365 or 366 days.

The interest rate applies for the entire agreed term. The interest is paid to your Raisin Account at maturity (point 5). The interest is not capitalised. The interest is not capitalised. Compound interest is not applied and no interest is paid out during the agreed term.

3. Taxation

Withholding tax

Partner banks in Luxembourg do not withhold any tax on interest income.

Declaring EU deposit interest earned to Revenue in Ireland

As a private investor, you are subject to taxation of your interest income in Ireland. It is your responsibility to declare any interest income earned outside of Ireland in your tax return to Revenue. All required information should be provided on time.

Additional tax information can be found on our website:
<https://www.raisin.com/en-ie/tax/>.

Please note that the specific tax treatment depends on your personal circumstances.

Raisin Bank cannot provide specific tax advice. Please, consult a tax adviser or Revenue for any specific tax queries.

4. Costs

There are no opening or operating costs associated with this savings account.

Raisin SE receives a commission from the bank for the brokerage. You do not incur any costs as a result.

5. Extension at maturity'

Automatic extension. Your fixed-term deposit will be extended automatically at maturity.

You can choose to deactivate this extension at any time up to 2 days before the maturity in your Raisin Account. In this case, the total amount deposited and any interest earned will be transferred back to your Raisin Account at maturity. Raisin customer service can assist with any queries regarding this topic. The new deposit account will be set up at the rates and terms applicable at the time of the maturity date.

6. Availability

The deposit is not available during the term.

7. Risks

Default risk

The repayment of the Term deposit is subject to the bank's insolvency risk. In the event of a deposit guarantee case, repayment would be processed via the deposit guarantee fund from Luxembourg in accordance with EU directives.

The deposit guarantee scheme protects a total of €100,000.00 per customer. This relates to all of the customer's deposits with the bank (including possible direct investments or investments via other portals). Both the investment amount and the accrued interest are protected up to a total of €100,000.00. If the funds available in the respective deposit guarantee fund are not sufficient to pay out compensation in full, the respective state does not have to settle outstanding claims from savers.

The respective deposit guarantee scheme of a country is obliged to make the payout within 7 days in the event of a claim (payout in Euro). Overall, however, the process can take a few weeks longer, as it must first be determined whether is actually a case for the deposit guarantee scheme.

Country and transfer risk

In the event of a restriction on payment transactions from the bank's country, there could be problems with payment.

8. Cancelling the deposit

In accordance with Raisin Bank terms and conditions and European Union Law, the customer has the right to revoke the term deposit within 14 days.

9. Data protection

Information on your data subject rights according to Article 13 and 14 Data Protection Regulation (GDPR) can be found [here](#).