

TF Bank AB (publ)

Product information sheet (date: 13.08.2025)

This document contains a summary of the most important product features of TF Bank AB (publ) Demand 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	Demand Deposit
Product type	Deposit account with no minimum term that allows you to top-up or withdraw funds whenever you want.
Provider	TF Bank AB (publ) (hereinafter "Bank") Box 947 501 10 Boras, Sweden
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 is variable and can be changed by the bank at any time.
Minimum/maximum deposit amount	€1.00 / €85,000.00
Deposit Guarantee Scheme	Up to SEK 1,050,000.00 per customer, per bank (payout in Euro) (see point 1 for more details)
Availability	You can withdraw some of, or all of your funds at any time. Transfers can take up to 2 working days. (For details see point 5)
Savings plan	You can choose to set up a savings plan to regularly add funds to your demand deposit account. (see point 1e for more details)
Withholding tax	Banks in Sweden 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.

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1. Product description	A Demand deposit is an interest-bearing deposit account that you can access in full at any time. It allows you to deposit or withdraw money whenever you want. This account has a variable interest rate, with an unlimited term at a variable interest rate.
a) Currency	Euro
b) Minimum / maximum deposit	€1.00/ €85,000.00 Please note: The maximum amount of money deposited with the bank must not exceed €85,000.00.
c) Deposit protection	Deposits including interest are insured up to a maximum equivalent value/amount of SEK.1,050,000.00 per customer and per bank through the deposit protection fund of Sweden. 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. For further information, please refer to the information sheet on deposit protection when opening an account.
d) Top-ups and withdrawals	You can top-up this savings account or make withdrawals at any time as long as you don't exceed the minimum deposit amount. Important note: Please note that deposits and withdrawals are only permitted via your Raisin Account or as part of your savings plan (see 1e for details). If you transfer funds from another bank account directly to this savings account, the amount will be transferred back to you directly.
e) Savings plan	Once you have opened an account, you can set up your personalised savings plan in your Raisin Account. This allows you to easily save a certain amount monthly. You can set the amount you wish to save and you have the option to amend this at any time. Important note: If you reach as the maximum allowable savings amount with the partner bank, any further deposits paid in will remain in your Raisin Account without earning interest.
2. Potential returns	Current valid interest rates can be found on our website (www.raisin.com/en-ie/) or in your Raisin Account after registering.

The interest rate is variable and can be changed by the bank at any time. If you open an account, you will be provided with advance notice of any interest rate changes.

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 is calculated, credited and capitalized, to your Raisin Account quarterly.

3. Taxation

Withholding tax

Partner banks in Sweden 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. Availability

Money deposited in a Demand Deposit account is available at any time without a notice period. Transfers back your Raisin Account may take up to two (2) business days. You can choose to make a full or partial withdrawal at any time through your Raisin Account. There is no limit to how many withdrawals you can make.

You can also choose to close a Demand Deposit account in full at any time, there is no fixed-term applicable. If you choose to close your account, the repayment of the entire deposit amount, including interest, will also be made to your Raisin Account within the next two (2) business days. You can request a closure in your Raisin Account.

6. Risks

Default risk

The repayment of the Demand 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 Sweden in accordance with EU directives.

The deposit guarantee scheme covers a total of SEK 1,050,000.00 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 insured up to a total of SEK

1,050,000.00. 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.

7. Cancelling the deposit

You can choose to close a Demand Deposit account in full at any time, there is no fixed-term.