



## Fixed Term Deposits

RCB Bank Ltd, Luxembourg Branch

Valid as of

02.01.2017





## "Investor"

The "Investor" fixed term deposit offers a client the highest interest rate out of all of the Bank's deposit schemes for various durations in EUR, USD and GBP.

The term of the "Investor" deposit can be set between six months and three years. For shorter terms, interest rates are also available (upon request). The interest rate depends on the amount to be placed, the currency and the term. The interest is paid upon the maturity of the deposit into the depositor's current account. For the deposits with 18 month term and over, the interest can be paid optionally at each anniversary.

The minimum amount which can be deposited is 15.000 EUR/USD/GBP. This scheme does not allow the partial withdrawal or the addition of funds within the duration of the deposit.

An "Investor" deposit can be placed either as a single or a joint account.

	Deposit amount	6m	12m	18m	24m	36m
Euros	15.000 - 50.000	0,95%	1,05%	1,15%	1,25%	1,45%
	50.001 - 100.000	1,00%	1,10%	1,20%	1,30%	1,50%
	100.001 - 1.000.000	1,10%	1,30%	1,40%	1,50%	1,70%
	1.000.001 - 5.000.000	1,15%	1,35%	1,45%	1,55%	1,75%
US Dollars	15.000 - 50.000	1,10%	1,35%	1,45%	1,65%	1,80%
	50.001 - 100.000	1,20%	1,45%	1,55%	1,65%	1,90%
	100.001 - 1.000.000	1,30%	1,55%	1,65%	1,70%	1,95%
	1.000.001 - 5.000.000	1,35%	1,60%	1,70%	1,75%	2.00%
Great Britain Pounds	15.000 - 50.000	1,10%	1,25%	1,40%	1,50%	1,60%
	50.001 - 100.000	1,20%	1,35%	1,50%	1,60%	1,65%
	100.001 - 1.000.000	1,30%	1,45%	1,60%	1,65%	1,70%
	1.000.001 - 5.000.000	1,35%	1,50%	1,65%	1,70%	1,75%

## "Flexibility"

A "Flexibility" fixed term deposit enables a client to withdraw or add funds within a minimum and maximum balance range. Under this scheme, a client agrees upon a minimum balance of the deposit with the Bank. The maximum balance will always be the minimum balance multiplied by 2,5. The maximum balance can never be above 5.000.000 EUR/USD/GBP and the agreed minimum balance can never be lower than 15.000 EUR/USD/GBP.

Interest is paid on a monthly or quarterly basis and is transferred to the depositor's current account. The term of a "Flexibility" deposit can be set to one, two or three years.

The minimum amount which can be deposited is 15.000 EUR/USD/GBP. A "Flexibility" deposit can be placed either as a single or a joint account.

Euros	Initial deposit	12m	24m	36m
	15.000 - 100.000	0,80%	1,00%	1,20%
	100.001 - 1.000.000	1,00%	1,20%	1,40%
	1.000.001 - 5.000.000	1,05%	1,25%	1,45%
US Dollars	Initial deposit	12m	24m	36m
	15.000 - 100.000	1,15%	1,35%	1,60%
	100.001 - 1.000.000	1,25%	1,40%	1,65%
	1.000.001 - 5.000.000	1,30%	1,45%	1,70%
Great Britain Pounds	Initial deposit	12m	24m	36m
	15.000 - 100.000	1,05%	1,30%	1,35%
	100.001 - 1.000.000	1,15%	1,35%	1,40%
	1.000.001 - 5.000.000	1,20%	1,40%	1,45%

## "Rentier"

A depositor who places funds into a "Rentier" fixed term deposit receives a stable source of income in the form of regular interest payments throughout the term of the deposit.

Interest is paid into the depositor's current account on a monthly or quarterly basis.

The term of the "Rentier" deposit can be set to one, two or three years.

The minimum amount which can be deposited is 50.000 EUR/USD/GBP.

This scheme does not allow the partial withdrawal or the addition of funds within the duration of the deposit.

A "Rentier" deposit can be placed either as a single or a joint account.

	Deposit amount	12m	24m	36m
Euros	50.000 - 100.000	1,05%	1,15%	1,30%
	100.001 - 1.000.000	1,25%	1,35%	1,50%
	1.000.001 - 5.000.000	1,30%	1,40%	1,55%
US Dollars	50.000 - 100.000	1,40%	1,55%	1,80%
	100.001 - 1.000.000	1,50%	1,60%	1,85%
	1.000.001 - 5.000.000	1,55%	1,65%	1,90%
Great Britain Pounds	50.000 - 100.000	1,30%	1,55%	1,60%
	100.001 - 1.000.000	1,40%	1,60%	1,65%
	1.000.001 - 5.000.000	1,45%	1,65%	1,70%

The interest rates and deposit terms are applicable only to deposits in the amounts and currencies described in this brochure. Interest rates for RUB fixed term deposits are available upon request. Interest rates and deposit terms applicable to fixed term deposit for amounts, terms or currencies that do not meet one of the aforementioned schemes are subject to the mutual agreement between the depositor and the Bank.



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