Deposit Information

UniCredit NV/SA Call money **Release:** ***2025-10-06***

This document contains a summary of the most important product features. The information below is not intended to replace any professional deposit advice. We recommend that you read the following details carefully.

Product Information	
Product	Call money (on-call deposits)
Deposit-taking Bank	UniCredit NV/SA Sq. Victoria Régina 1 1210 Saint-Josse-ten-Noode Belgium
Product type	On-call deposit with a flexible interest rate
Currency	EUR
Term	Indefinite
Deposit amount	Minimum deposit: EUR 0.01 Maximum deposit: EUR 100,000.00
Deposit start	Will start as soon as the Deposit-taking Bank receives the money, normally within two business days.

Risks	
Risk in the event of insolvency of the Deposit-taking Bank	This deposit product is subject to statutory deposit protection. The deposit protection scheme secures deposits from private savers including accrued interest up to EUR 100,000 per customer and deposit-taking Bank (which includes any existing deposits you hold with that Deposit-taking Bank). Further information can be found in the depositor information sheet.

Interest	
Interest type	The interest rate is flexible and may be adjusted by the provider.
Interest rate nominal	Standard: 1% p.a. Plus: 1% p.a. Premium: 1.50% p.a. Metal: 1.75% p.a. Ultra: 2.25% p.a.
Interest calculation and payment	Interest days are counted in exact accordance with the calendar and are divided by 365 (act/365). In a leap year, the Deposit-taking Bank will add an extra day of interest on 29 February and include it in the next interest payment they make to your Deposit Account following that date. Interest is calculated daily on the cleared balance in the account and paid daily to the Deposit Account. When calculating the resulting interest claim, the decimal place (tenth of a cent) is commercially rounded. Interest will begin accruing no later than the first business day following the day when your money arrives with the Deposit-taking Bank. This can take up to two business days from the point of your instruction. This means that if you send money to a Savings Vault on Monday, but the Deposit-taking Bank

	doesn't receive the money until Wednesday, you'll start accruing interest no later than Thursday. It also means that if you send the money on a day the Deposit-taking Bank is closed, it may not receive your money until the next day on which it is open. You'll earn interest on any amount you withdraw from your Deposit Account, usually until the calendar day prior to your withdrawal instruction.
Interest rate change	The Deposit-taking Bank has the right to change the interest rate at any time for their own reasons. If the rate is decreased, then Revolut will let you know on UniCredit's behalf at least 30 days before the change is made. If the rate is increased, the Deposit-taking Bank will make the change immediately and Revolut will notify you on UniCredit's behalf within 30 days of the change being made.
Costs	
Total costs	The depositor does not incur any costs for the deposit. Revolut may receive a commission from the Deposit-taking Bank for the brokerage of the deposits through Savings Vault.
Availability	
During the term	You can deposit and withdraw funds from the Savings Vault at any time from within the Revolut app. If a withdrawal instruction is received by 7 a.m. C.E.T on a business day, execution will normally take place on the same business day. Withdrawal Instructions received later will normally delay execution by one business day. As a rule, the payout amount is received in the depositor's Revolut account within 3 business days after the withdrawal instruction.
Taxation	

National withholding tax	If you are a Belgian tax resident a withholding tax of 30% is levied on interest income and paid by the Deposit-taking Bank at the time of the interest payment/credit. By providing a self-certification that attests that you are not a Belgian tax resident when subscribing to the deposit through the Savings Vault the withholding tax will be reduced in Belgium to 0%, however taxation in your home country may apply and will be your responsibility.
Other deposit requirements	
Rejection of deposit	The Deposit-taking Bank reserves the right to reject deposits without giving any reasons. The reasons may be, among others, that the depositor is a politically exposed person under the national money laundering law or a US citizen within the meaning of the US tax laws (FATCA) or that the depositor does not meet the requirements of the provider to prevent money laundering. Further information regarding the general business conditions can be found in the Master Customer Agreement.