

## Specific Terms & Conditions for operating the BNF 31-Day Call Account

These Terms and Conditions, in conjunction with the General Terms and Conditions for Operating a Deposit Account, govern the use of the BNF 31-Day Call Account.

The Account holder is kindly requested to refer to the General Terms and Conditions for Operating a Deposit Account as published by the Bank at any of its branches or on its website [https://www.bnf.bank/current\\_account](https://www.bnf.bank/current_account).

Capitalized terms used but not defined herein, except for the term "Account", shall have the respective meanings given to them in the General Terms and Conditions for Operating a Deposit Account and the term "Account" shall have the meaning given to it herein.

In the event of discrepancies between the content of these Terms and Conditions and the General Terms and Conditions for Operating a Deposit Account referred to above, the terms of these Terms and Conditions shall prevail.

Please read the Terms and Conditions carefully.

1. Account means the Call Account held by the Bank in the name of the Account Holder(s).
2. The Account Holder(s) may choose to open the Account in Euro or Great British Pound denominations and is non-transferable.
3. The opening of the Account with the Bank is subject to an opening minimum deposit of €100,000 or £100,000 which funds must be held in a Current Account held by the Account Holder(s) with the Bank in the same currency.
4. The Bank shall have the right to refuse any application for the opening of the Account by providing justifiable reason.
5. The amount deposited by the Account Holder(s) shall be credited from the Account Holder's Current Account to the Call Account within two (2) working days after such funds have been cleared and are available in the Account Holder's Current Account.
6. Further deposits in the Account can be affected at any point in time in any amount by the Account Holder(s).
7. Should the Account Holder(s) wish to affect a withdrawal from the Account or close the Account, the Account Holder(s), shall instruct the Bank in writing or by sending a secure message via Internet Banking clearly stating such intention.
8. Such notice to withdraw or close the Account can only be submitted by the Account Holder(s) after the Account has been open for the initial two months. Following this period, Account Holder(s) can submit a 31-day notice (calendar days including weekends and public holidays) to withdraw funds from the Account. Should the 31st calendar day be a non-working day, the transfer of funds will be affected on the next working day.
9. Interest at the rate indicated on <https://www.bnf.bank/callaccount>. The Interest Rate is calculated on the daily account balance and credited bi-annually to the Account Holder's Current Account on the 26th June and on the 26th December.
10. The Bank reserves the right to change the credit interest rate at any time providing the Account Holder(s) with a 31-day (calendar) notice. In such a case, the Account Holder(s) shall be notified of the new interest rate and its effective date by means of a message sent through Internet Banking.
11. Statements of account will be made accessible to the Account Holder(s) through Internet Banking.
12. The Bank reserves the right to lay down further terms and conditions or to amend these terms and conditions (including any fees or charges) subject to giving a reasonable notice to the Account Holder(s).

