

# Interest Rate Sheet Girobank N.V.

## Curaçao

These new Interest Rates have entered into effect on April 1, 2014

### ANG

#### Savings Account (Corporate)

Product	First Deposit	Rate %	APY % *	Accrual Frequency
Interest Checking Account	≥ 25	0.10	0.10	Daily (on balances > 100,000)
Regular Savings Corporate	≥ 25	0.75	0.75	Monthly (on minimum balance)

#### Savings Account (Retail)

Product	First Deposit	Monthly deposits	Rate %	APY % *	Accrual Frequency
Regular Savings Individual	≥ 25	-	1.25	1.26	Monthly (on minimum balance)
Super Savings	≥ 25	-	1.25	1.26	Daily
OINKI	≥ 10 - ≤ 1,000	≥ 10 - ≤ 1,000	3.00	3.03	Daily
Student Savings	≥ 25	-	1.50	1.51	Daily
Senior Savings	≥ 25	-	1.50	1.51	Monthly (on minimum balance)

#### SAM Accounts (Retail)

Product	Monthly deposit	Rate %	APY % *	Accrual Frequency
6 months	≥ 25 - ≤ 2,500	1.25	1.26	Daily
1 YEAR	≥ 25 - ≤ 2,500	2.00	2.02	Daily
2 YEARS	≥ 25 - ≤ 2,500	2.50	2.52	Daily
3 YEARS	≥ 25 - ≤ 2,500	3.00	3.03	Daily
5 YEARS	≥ 25 - ≤ 2,500	3.50	3.55	Daily

#### Time Deposit (Corporate & Retail)

Amount ≥ 5,000

Product	Rate %	APY % *
6 months	1.00	1.00
1 YEAR	1.75	1.75
2 YEARS	2.00	2.00
3 YEARS	3.25	3.25
4 YEARS	3.50	3.50
5 YEARS	3.75	3.75

Deviation from time deposit rates as stated above will need approval of Treasury Committee or Managing Board.

### USD

#### Savings Account (Retail)

Product	First Deposit	Rate %	APY % *	Accrual Frequency
Savings USD	≥ 1,000	0.125	0.13	Monthly (on min. balance)

#### Savings Account (Corporate)

Product	First Deposit	Rate %	APY % *	Accrual Frequency
Savings USD	≥ 1,000	0.125	0.13	Monthly (on min. balance)

#### CD Accounts (Corporate & Retail)

Amount ≥ 5,000

Product	Rate %	APY % *
6 months	0.50	0.50
1 YEAR	0.75	0.75
2 YEARS	1.50	1.50
3 YEARS	2.75	2.75
5 YEARS	3.25	3.25

Deviation from time deposit rates as stated above will need approval of Treasury Committee or Managing Board.

For terms and conditions that apply to your account (such as - fees, minimum opening balance, interest calculation basis, and early withdrawal penalties, please check our deposit agreements/deposit terms and conditions and fee list related to your account.

\*APY: Annual percentage yield means the prevailing percentage rate reflecting the total amount of interest paid on a deposit account based on the effect of compounding interest