

# Smart Savings Account

## Promotional Terms & Conditions

Valid for accounts opened on or after 15 June 2026

<b>Promotional Rate</b>	<b>3.00% effective per annum</b>
<b>Promotional Period</b>	<b>First 6 months following account opening</b>
<b>Channel</b>	<b>Anadolubank Mobile App only</b>
<b>Eligible Customers</b>	<b>New individual customers only (see Eligibility)</b>

### 1. Introduction

Would you like to grow your savings with an attractive return? Open a Smart Savings Account through the Anadolubank Mobile App on or after 15 June 2026 and benefit from a promotional interest rate of 3.00% effective annual interest for the first 6 months after account opening.

These Terms & Conditions govern the Smart Savings Account promotional offer (the "Promotion") made available by Anadolubank Nederland N.V. ("Anadolubank", "we", "us"). By opening a Smart Savings Account in response to this Promotion, you agree to be bound by these terms.

### 2. Key Features

- Promotional interest rate of 3.00% effective per annum for the first 6 months following account opening.
- Applicable only to the Smart Savings Account. Other savings products are excluded.
- The account must be opened exclusively through the Anadolubank Mobile App.
- Your savings remain fully accessible throughout the promotional period.
- After the promotional period ends, then prevailing standard variable interest rate will automatically apply. The applicable standard rate is published on our website ([www.anadolubank.nl](http://www.anadolubank.nl)) and is available upon request.
- Interest accrued during the promotional period will be credited to your Smart Savings Account annually in accordance with Anadolubank's standard terms.
- The promotional rate applies to balances up to a maximum of €500,000. There is no minimum deposit requirement.

### 3. Who Can Participate

This Promotion is available exclusively to new individual customers who:

- open a Smart Savings Account through the Anadolubank Mobile App on or after 15 June 2026;
- did not hold, maintain, or open any savings account with Anadolubank Nederland N.V. on or before 14 June 2026; and
- meet Anadolubank's account opening and customer acceptance requirements, including applicable KYC/AML checks.

**The following customers are not eligible for this Promotion:**

- Customers who already held, maintained, or opened a savings account with Anadolubank before 15 June 2026.

- Customers who closed an existing savings account with Anadolubank and subsequently open a new one.
- Business customers, legal entities, or accounts opened through any channel other than the Anadolubank Mobile App.

## 4. Promotional Terms

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### 4.1 Promotional Rate

The promotional interest rate of 3.00% effective per annum applies for a period of 6 months calculated from the date on which the Smart Savings Account is opened. This rate is fixed for the duration of the promotional period and will not change during that 6-month term.

### 4.2 Interest Crediting

Interest accrued during the 6-month promotional period will be calculated on a daily basis. Interest will be credited annually in accordance with Anadolubank's General Terms and Conditions.

### 4.3 Rate After Promotional Period

Upon expiry of the 6-month promotional period, the standard variable savings rate applicable at that time will apply to your account automatically. No action is required from you. The current standard rate is available at [www.anadolubank.nl](http://www.anadolubank.nl) and in our tariff schedule.

### 4.4 Effect of Withdrawals

You may make withdrawals from the Smart Savings Account at any time during the promotional period. In the event of a partial withdrawal, the promotional rate will continue to apply to the remaining balance. In the event of a full withdrawal and closure of the account during the promotional period, the promotion will terminate and any accrued interest up to the date of closure will be credited to you at the promotional rate, pro rata.

### 4.5 Campaign Period

This Promotion is available to eligible new customers who open a Smart Savings Account on or after 15 June 2026 (the "Promotional Window"). Anadolubank reserves the right to close the Promotion to new applicants prior to the end of the Promotional Window in accordance with Clause 5 below.

## 5. Amendment and Early Termination

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Anadolubank reserves the right to amend the terms of this Promotion or to terminate the Promotion early. In the event of any such amendment or early termination:

- Anadolubank will notify eligible customers who have already opened a Smart Savings Account under this Promotion via publication on [www.anadolubank.nl](http://www.anadolubank.nl) with a minimum of 30 days' notice prior to the change taking effect.
- Any amendment or early termination will not apply retroactively to the interest rate already accrued during the promotional period prior to the date of notice.
- Customers who have already opened a qualifying Smart Savings Account will continue to benefit from the promotional rate for the remainder of their individual 6-month promotional period, unless the amendment or termination is required by law or regulatory instruction.

## 6. Deposit Protection — Deposit Guarantee Scheme

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Deposits held with Anadolubank Nederland N.V. are protected under the Dutch Deposit Guarantee Scheme (Depositgarantiestelsel, "DGS") up to a maximum of €100,000 per depositor. The DGS is administered by De Nederlandsche Bank (DNB).

For more information on deposit protection, please visit: De Nederlandsche Bank: [www.dnb.nl](http://www.dnb.nl)

*Note: The DGS coverage limit of €100,000 applies per depositor across all accounts held with Anadolubank Nederland N.V., not per account.*

## 7. Data Protection & Privacy

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Anadolubank Nederland N.V. may process personal data in connection with this Promotion and account opening in accordance with applicable data protection legislation, including the General Data Protection Regulation (GDPR) and the Dutch Implementation Act (Uitvoeringswet AVG).

For full details on how we collect, use, and protect your personal data, please refer to AnadoluBank's Privacy Statement, available at: [www.anadolubank.nl/compliance/privacy-verklaring](http://www.anadolubank.nl/compliance/privacy-verklaring)

## 8. General Terms

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### 8.1 Governing Law

These Terms & Conditions are governed by Dutch law.

### 8.2 Complaints

If you have a complaint in connection with this Promotion or your Smart Savings Account, please contact AnadoluBank Nederland N.V.'s complaints desk in the first instance at:

E-mail address: [info@anadolubank.nl](mailto:info@anadolubank.nl)

Phone number: +31 9005171900

Address: De Boelelaan 7, 1083 HJ Amsterdam

If your complaint is not resolved to your satisfaction, you may refer the matter to the Financial Services Complaints Institute (Klachteninstituut Financiële Dienstverlening, Kifid) at [www.kifid.nl](http://www.kifid.nl).

### 8.3 General Conditions

These Promotional Terms & Conditions are supplemental to and should be read together with AnadoluBank Nederland N.V.'s General Terms and Conditions and General Banking Conditions for savings accounts, which continue to apply in full. In the event of conflict between these Promotional Terms and the General Terms and Conditions and General Banking Conditions, these Promotional Terms shall prevail solely in respect of the Promotion.