



BNP PARIBAS

**STABLE DEPOSIT PRODUCT SCHEDULE
(LIQUIDITY)**

This document constitutes a Product Schedule as referred to in the Agreement. The provisions of this Product Schedule shall only apply to the extent you have elected for, and we have agreed to provide, the Stable Deposit Service.

This Product Schedule supplements the BNP Paribas General Banking Terms and Conditions (the "**Conditions**"). Capitalised terms not otherwise defined in this Product Schedule shall have the meaning given to them in the Conditions.

In the event of any inconsistency between the provisions of this Product Schedule and the Conditions, this Product Schedule shall prevail.

The terms in this Product Schedule shall be supplemented by the relevant Electronic Terms corresponding to each Electronic Platform by which the Stable Deposit Service is accessed or used at any point in time (the "**Relevant Electronic Terms**", and each relevant Electronic Platform, the "**Relevant Electronic Platform**").

ABOUT THIS DOCUMENT

This Product Schedule supplements and should be read in conjunction with the Conditions and, in particular, Clause 2.1(g), Clause 5 (*Fees and Taxes*), Clause 6 (*Indemnity and Exclusion of Liability*), Clause 7 (*Termination*) and Clause 14.4 (*Variation*) of the Conditions.



1. STABLE DEPOSIT SERVICE

- 1.1 Subject to and in accordance with the terms of this Product Schedule, the relevant Operational Materials, the relevant Electronic Terms and the Conditions, we agree to provide to you the Stable Deposit Service, whereby we may credit your Account(s) with Bonus Interest.
- 1.2 The Stable Deposit Service will not apply to any Time Deposit.

2. CALCULATION OF BONUS INTEREST

- 2.1 The Bonus Interest that we may offer you under the Stable Deposit Service shall accrue for each Calculation Period and shall be paid by us in arrears together with any daily interest.
- 2.2 For you to be entitled to Bonus Interest in respect of an Account, the balance of that Account must at all times during the relevant Calculation Period be equal to or greater than the lower limit of the Agreed Band.
- 2.3 If you are entitled to Bonus Interest in respect of a Calculation Period, that Bonus Interest shall be calculated on a daily basis only on amounts standing to the credit of the Account and that are within the Agreed Band, at the rate set out in the relevant Operational Materials. For the avoidance of doubt, no Bonus Interest shall accrue on (i) any amounts in excess of upper limit of the Agreed Band or (ii) any amounts below the lower limit of the Agreed Band.

3. DEFINITIONS

The following definitions shall apply in this Product Schedule:

"Agreed Band" means the range within which the balance of an Account must remain in order to attract Bonus Interest, as set out in the relevant Operational Materials or as otherwise notified to you from time to time.

"Bonus Interest" means an amount calculated in accordance with this Product Schedule and the relevant Operational Materials or as otherwise notified to you from time to time.

"Calculation Period" means such time period as set out in the relevant Operational Materials or as otherwise notified to you from time to time.

"Stable Deposit Service" means the stable deposit service provided to you as described in this Product Schedule.