



**CORE 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 we have agreed to provide the Core 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 terms and conditions applicable to each Electronic Platform by which the Core 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. **CORE 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 Core Deposit Service, whereby we may credit your Account(s) with Bonus Interest.
- 1.2 The Core 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 Core 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 Minimum Threshold Balance.
- 2.3 Bonus Interest accruing on an Account shall be calculated on the balance of that Account for the relevant Calculation Period at the rate set out in the relevant Operational Materials.
- 2.4 If for any Calculation Period the balance of an Account falls below the Minimum Threshold Balance, you shall not be entitled to Bonus Interest for that Calculation Period in respect of that Account (it being acknowledged however that daily interest shall continue to accrue in respect of such Account).

3. **DEFINITIONS**

The following definitions shall apply in this Product Schedule:

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

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

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

"Minimum Threshold Balance" means such amount as set out in the relevant Operation Materials or as otherwise notified to you from time to time.