

# Product Disclosure Statement

This Product Disclosure Statement contains the specific terms for the USD 35 Day Notice Account - Issue 1.

Product summary	
Notice	<b>35 days</b>
Currency available	<b>US Dollar (USD)</b>
Gross annual interest*	<b>3.55%</b>
AER*	<b>3.61%</b>
Minimum initial deposit	<b>100,000.00</b>
Minimum balance*	<b>100,000.00</b>
Maximum balance	<b>150,000,000.00</b>
Minimum additional deposit	<b>No minimum</b>

\* 0.00% interest will be applied where the balance is below 100,000.00 USD

<b>Account type</b>	Notice Account
<b>Account name</b>	USD 35 Day Notice Account - Issue 1
<b>Currency available</b>	US Dollar (USD)
<b>Notice period</b>	35 days
<b>What is the interest rate?</b>	Gross interest rate where the relevant currency balance is 100,000.00 USD or more: <b>USD 3.55%</b> In the event your balance drops below 100,000.00 USD no interest will be accrued.
<b>Interest rate</b>	<b>3.55%</b> on balances over 100,000.00 USD <b>0.00%</b> on balances below 100,000.00 USD
<b>Can the interest rate change?</b>	Where a rate change is to your disadvantage: <ul style="list-style-type: none"> <li>The rate of interest can be changed by Moneycorp Bank by giving the written notice period.</li> <li>We will notify you of any changes in accordance with the Terms &amp; Conditions.</li> </ul> Where a rate changes to your advantage: <ul style="list-style-type: none"> <li>We will implement the new rate immediately without notice.</li> <li>We will notify you of any changes in accordance with the Terms &amp; Conditions.</li> </ul>
<b>Estimated balance after 12 months</b>	Opening deposit balance <b>100,000.00 USD</b> Balance after 12 months: <b>103,610.00 USD</b> Interest earned (AER): <b>3,610.00 USD</b>

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<b>Opening and managing notice account</b>	<p>(a) How to open the account: A multi-currency account with Moneycorp Bank is required before you can apply. Once you have a multi-currency account, personal and corporate clients can apply via Moneycorp Bank online.</p> <p>(b) How to manage it: You can only credit money into your notice account from your multi-currency account with Moneycorp Bank via Moneycorp Bank online.</p>
<b>Minimum and maximum balance</b>	<p>You can have up to <b>150,000,000.00 USD</b> on your notice account. The initial deposit into the notice accounts is subject to a minimum amount of <b>100,000.00 USD</b>. Additional deposits have no minimum amount.</p>
<b>Withdrawal</b>	<p>You can withdraw money, subject to your notice account period. Please note 0.00% interest applies where the relevant currency balance is less than <b>100,000.00 USD</b>. Money will be credited to your main Moneycorp Bank multi-currency account only. You cannot cancel your withdrawal notice instruction once Moneycorp Bank has actioned your request.</p>
<b>Closure</b>	<p>You can submit notice to withdraw your balance and close your account online via Moneycorp Bank online.</p>
<b>Statements</b>	<p>You can view and download statements to pdf via Moneycorp Bank online.</p>
<b>Gibraltar Deposit Guarantee Scheme</b>	<p>Moneycorp Bank is covered by the Gibraltar Deposit Guarantee Scheme (GDGS). The GDGS protects depositors in the event that a bank or building society is unable to repay deposits. Most depositors - including individuals, corporations and small businesses - can claim back up to 100,000 EUR of their deposit (or 100,000 EUR for each eligible account holder if it's a joint account).  Exceptions for certain deposits apply. For further information about the compensation provided by the GDGS refer to the GDGS website: <a href="http://www.gdgb.gi">www.gdgb.gi</a></p>
<b>Other</b>	<p>We may stop accepting new applications and/or new deposits at any time without giving written notice. Interest will continue to be paid on any balances but you cannot pay additional monies into the notice account.</p>
<b>AER</b>	<p>This stands for Annual Equivalent Rate. If you left a sum of money in your account all year, the AER would be the interest rate you'd get if we paid you interest during the course of the year and your subsequently higher balance then earned more interest (this is known as Compound Interest). The AER will only be higher than the gross interest rate where we pay you interest more than once a year. We quote the AER on all of our accounts so that you can compare our products with those of other banks.</p>
<b>Gross</b>	<p>The interest rate before any payment of income tax. Please note, we will not deduct income tax from interest earned on your account. Any interest earned will be paid gross.</p>

**Definitions used in our terms and conditions apply to this Product Disclosure Statement.**

The USD 35 Day Notice Account – Issue 1 is also subject to our terms and conditions (the "Terms"), which you accepted when opening your multi-currency account and will be required to accept again when opening this notice account. Please ensure you review the Terms before requesting this notice account.

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