

Terms and Conditions of the Term Deposit Double Interest Offer

(hereinafter: the Offer)

1. General Information

- 1.1. **Organizer of the Offer:** Coop Pank AS, registry code 10237832, address Maakri 30, 15014 Tallinn (hereinafter also referred to as *Coop Pank*).
- 1.2. **Offer period:** 01–30 November 2025.
- 1.3. **Participants of the Offer:** The Offer is open to all private and business clients who conclude a new term deposit agreement with Coop Pank under the following conditions:
 - 1.3.1. the initial deposit date falls within the Offer period; and
 - 1.3.2. the deposit term is 12 months, which is automatically extended for a new 12-month deposit term; and
 - 1.3.3. the deposit amount(s) are from 100 euros up to a maximum total of 5,000,000 euros per client.
- 1.4. **The following are not eligible to participate in the Offer:**
 - 1.4.1. private and business clients who have concluded a term deposit agreement with Coop Pank under a special interest rate agreement that differs from Coop Pank's standard price list;
 - 1.4.2. private and business clients whose term deposit agreement automatically renews during the Offer period.

2. Terms of the Offer

- 2.1. Upon automatic renewal of a term deposit agreement concluded under the conditions set out in clause 1.3 for the subsequent (second) 12-month deposit period, the new interest rate shall be double the interest rate of the term deposit specified in clause 1.3 (*double interest*).
- 2.2. After the expiry of the double interest period specified in clause 2.1, the interest rate applied to any further automatic renewal shall be the corresponding interest rate in force at the time of the renewal.
- 2.3. If a term deposit agreement concluded under the conditions specified in clause 1.3 is terminated prematurely, the double interest specified in clause 2.1 will not be paid.

3. Other Conditions

- 3.1. By participating in the Offer, the participant agrees to comply with these Terms and Conditions and acknowledges that the decisions of the organizer are final and binding on all participants.
- 3.2. If a participant violates the Terms and Conditions of the Offer or provides false or inaccurate contact details, or in the event of other failures not caused by the organizer (e.g. the depositor fails to comply with due diligence obligations arising from anti-money laundering and counter-terrorism measures), the organizer shall not be liable for the non-fulfilment of the Offer conditions.
- 3.3. Any claims regarding the Offer must be submitted no later than 1 January 2028 by email to klienditugi@cooppank.ee or in writing to Maakri 30, 15014 Tallinn, Coop Pank AS, with the reference "Double Interest Offer."
- 3.4. All disputes related to the Offer shall be resolved under Estonian law.
- 3.5. The organizer recommends reviewing the Terms and Conditions of the Offer and Coop Pank's term deposit agreement and consulting a professional advisor if necessary.