



**BENDURA BANK**

BENDURA BANK AG · LIECHTENSTEIN

## Reference exchange rates

The bank draws reference exchange rates from SIX Telekurs. These are updated in the core banking system four times every day, at 7:00 am, 10:00 am, 2:00 pm and 10:00 pm. For currency conversions up to an equivalent of CHF 100,000, the respective applicable rates in the system are used. For currency conversions over CHF 100,000 the actual exchange rate of the hedging transaction is used.

Information on the current reference exchange rates is available at:

<https://uk.reuters.com/markets/currencies>

The fees applicable for currency conversions are detailed in the fee schedule of the Bank, in the respective applicable version.

## Reference interest rates

Deposits held in transaction accounts generally do not earn interest. The Bank reserves the right, in agreement with the fee schedule, to assess negative interest on cash on account.

Negative balances on transaction accounts are assessed overdraft interest in the amount of the 1-month LIBOR/EURIBOR, rounded up to the next ¼-%, at a minimum 0.00%, plus a surcharge in the amount of 7.5%.

Information on the current LIBOR rate is available at:

<https://www.theice.com/marketdata/reports/170>

Information on the current EURIBOR rate can be found at the following website:

<https://www.euribor-rates.eu/current-euribor-rates.asp>