

# InvestmentDeposit account

The InvestmentDeposit account is a time deposit account. Its return consists of a deposit interest and a possible additional interest.

The additional interest of each InvestmentDeposit lot is bound to the performance of the market rate of a reference asset. Shares, indices, commodities, foreign currencies, real estate or combinations of the above can serve as reference assets.



## InvestmentDeposit account Currency 3/2014

### Sales period

26 February 2014–31 March 2014

### Maturity date

31 March 2015

### Minimum deposit

500 euros

### Deposit interest

0.0%

### Possible additional interest

The predicted additional interest is 3.0%\* (variation range 2.0%– 4.0%). The additional interest will be paid on the deposit's maturity date if the EUR/USD exchange rate on the closing date (18 March 2015) is at the minimum 10% lower than on the starting date (3 April 2014); in other words, the US dollar has appreciated against the euro correspondingly.

### Actual annual interest

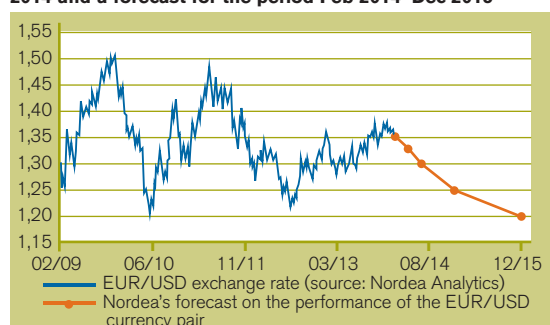
- 0.0% (without the additional interest)
- 3.0%\* (The predicted additional interest is 3.0%, deposit period 12 months).

\* The final additional interest will be confirmed on 3 April 2014 and it will be within the variation range of 2.0%– 4.0%. The additional interest is not annual interest.

**Compare various deposit alternatives** (the following product comparison example is based on information as on February 2014)

	Investment-Deposit account	A time deposit account with fixed interest
<b>Deposit amount</b>	500 euros	500 euros
<b>Deposit period</b>	12 months	12 months
<b>Actual annual interest rate</b>	<ul style="list-style-type: none"> <li>• 3.0%*, if the predicted additional interest of 3.0% is realised</li> <li>• 0.0% if the additional interest is not realised</li> </ul>	0.9% (situation as on 12 February 2014)
<b>Tax-at-source on interest income</b>	30% (as of 1 January 2012)	

**Performance of the EUR/USD currency pair\*\* Feb 2009–Feb 2014 and a forecast for the period Feb 2014–Dec 2015**



When the EUR/USD exchange rate depreciates, the United States dollar appreciates against the euro and when the EUR/USD exchange rate appreciates, the USD depreciates against the EUR. Based on Nordea's forecast, the USD will appreciate against the EUR during the following two years.\*\*

## General information of the InvestmentDeposit

The InvestmentDeposit account is a time deposit account. The asset reference type affecting the possible additional interest changes by each new lot. The amount of the deposit interest, the fluctuation range of the additional interest and the basis on which the additional interest is determined also change by each new lot.

### Interest paid on the InvestmentDeposit account and how it is calculated

#### Deposit interest

The deposit interest is fixed for the entire deposit period and is paid from the deposit date to the maturity date, excluding the maturity date. The deposit interest is determined by deposit lot. Please note that the deposit interest may also be 0%.

#### Additional interest

The reference asset type of the possible additional interest paid on the deposit capital, the possible variation range of the additional interest amount and the determination basis, calculation method and payment of the additional interest are determined separately for each lot and are stated in the special terms and conditions concerning additional interest.

The additional interest is not annual interest.

#### Deposit guarantee and taxation

The assets in an InvestmentDeposit account are covered by the deposit guarantee valid at any given time in the scope laid down by law. Please note that the additional interest is not covered by the deposit guarantee unless it has been paid to an account.

The deposit interest paid to the account and the possible additional interest constitute income as referred to in the Act on Withholding Tax on Interest Income for natural persons with general tax liability in Finland and for Finnish death estates.

#### Risks

If the additional interest is not realised, the yield on the deposit is 0%.

#### Further information

Information on the deposit interest of the InvestmentDeposit account, the basis for the additional interest, the deposit period and other lot-specific details are available in Nordea's branches in Finland, online at [nordea.fi](http://nordea.fi) and through Customer Service.

### How personal customers can open an InvestmentDeposit account

You can open an account by calling Customer Service, tel 0200 70 000, Mon–Fri 10.00–16.30 (local network charge/mobile call charge), or by visiting one of our branches.

### Corporate customers can request further information from

- your contact person at one of our branches.
- Nordea Corporate Service, tel 0200 2121, Mon–Fri 8.00–18.00 (local network charge/mobile call charge); you can also ask for a personal appointment with a service adviser.

\* The final additional interest will be confirmed on 3 April 2014 and it will be within the variation range of 2.0%–4.0%. The additional interest is not annual interest.

\*\* Historical performance and Nordea's forecasts are not guarantees of future performance.