

# When will savings and investments finally pick up again?

## The Investment Package

The attractive savings and investment idea.  
Simply contact your relationship manager.

TOP SAVINGS  
RATES AND  
INVESTMENT  
ROLLED INTO  
ONE

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Banking that matters.

 **Bank Austria**  
Member of  **UniCredit**

Please note that every investment in securities involves risks. Your relationship manager will inform you of all risks and opportunities of the selected investment products, and of the fees charged by Bank Austria.

# The Investment Package: savings and investment rolled into one.



## SAVING WITH TOP RATES.

You place 50% of your funds in a Sparkonto fix savings account as a short-term investment and benefit from top interest rates.

Sparkonto fix savings account:<sup>1)</sup>

# 1.5% p.a.

with a term of 6 months



## INVESTMENT WITH RETURN POTENTIAL.

You invest the other 50% of your investment monies over the longer term in selected investment products which suit your specific needs, thereby taking advantage of an attractive return potential.

Selected investment products:<sup>2)</sup>



- Specific **funds** of first-class investment companies, or
- **Asset management services** of experienced investment professionals.

Tailored to your investment objective and risk appetite.

## PUT TOGETHER YOUR PERSONAL INVESTMENT PACKAGE.

The Investment Package offers a lucrative savings option combined with attractive investment opportunities. One portion of your investment monies yields top interest rates in the short term, while the other portion opens up attractive return potential over the longer term. Please note that with the Investment Package, you carry the risk of a securities investment to the extent of 50% of the investment monies compared with conventional savings.

We invite you to an advisory talk at your Bank Austria branch for comprehensive advice. Your relationship manager will be pleased to inform you of all the details and will put together for you the Investment Package that suits your specific needs.

### The Investment Package at a glance:

- An innovative combination of saving and investment.
- 1.5% p.a. top interest rates with a 6-month term with the Sparkonto fix savings account.<sup>1)</sup>
- Attractive return potential through a new investment in products tailored to your needs.<sup>2)</sup>
- You can participate with a minimum investment of 5,000 euros.

1) The Sparkonto fix savings account with a 6-month term is only available with the Investment Package and offers the following stepped interest rates: first month 1%, 2nd – 5th month 1.5%, 6th month 2%; yielding an average 1.5% p.a. if the funds are held to maturity. If your savings are no longer at your disposal at the end of the term, your credit balance on the Sparkonto fix savings account will receive interest at a rate of 0.05% p.a. This compares favourably with Bank Austria's current offer of a Sparkonto fix savings account with a term of 12 months: 1st – 4th month 0.05%, 5th – 6th month 0.15%, 7th – 8th month 0.2%, 9th – 10th month 0.35%, 11th – 12th month 0.4%; yielding an average 0.2% p.a. if the funds are held to maturity. If your savings are no longer at your disposal at the end of the term, your credit balance on the Sparkonto fix savings account will receive interest at a rate of 0.05% p.a. The interest rates do not take any tax deductions into account.

2) Please note that securities investment products, besides offering opportunities, also involve risks and fees. The fees are linked to the investment product that is selected; your relationship manager will inform you in detail of the relevant fees before an investment product is purchased. The purchase of the Investment Package has no impact on the amount of the fees.

The Investment Package is effective until it is revoked, and it can be terminated at any time. It is available to natural persons aged 18 years or more, with the exception of active or retired employees of UniCredit Group and their dependants.

This initial information serves advertising purposes and does not constitute investment advice. Nor can it replace personal investment advice. Please note that securities investments are subject to a variety of risks. Your relationship manager will inform you of all risks and opportunities of the selected investment products, and of the fees charged by Bank Austria.

This marketing information was prepared by UniCredit Bank Austria AG, Rothschildplatz 1, A-1020 Vienna. May 2018