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EBS High Yield Access Account

SPECIFIC TERMS

Introduction

The EBS High Yield Access Account provides the opportunity for accountholders to invest a lump sum at a competitive interest rate while also offering instant access to the funds at EBS offices.

General

1. These Specific Terms apply to the operation of EBS High Yield Access Accounts (each an "Account"). If there is any conflict between these Specific Terms and the General Terms and Conditions for EBS Demand Accounts, these Specific Terms will prevail. Terms not defined herein shall have the meaning given to such term in the General Terms and Conditions for EBS Demand Accounts.

Account Opening

2. The minimum opening balance on the Account is €100,000. There is no maximum balance on the Account.

Interest

3. Interest will be credited on the 30th of June and the 31st of December each year.

Withdrawals

4. The Account will be operated using a Passbook.