



A winning combination

Increase your return on your deposit
by combining it with an investment fund

50%-50% Combined Deposit

**Return of up to 1.50%
on your term deposit**

From €3,000
Up to a maximum of
€200,000

**Interest is paid
at maturity,
12-month term***

**NO ENTRY FEE
for the fund**

COMBINE A TERM DEPOSIT WITH AN INVESTMENT FUND

Place 50% of your savings in a term deposit and 50% in any of the following investment funds:

- **Mora Multi Asset Fund FI Moderate Classe A EUR** (Mixed income fund) - Interest rate: **0.50%**
- **Mora EUR Bond Fund FI Classe A** (Fixed income fund) - Interest rate: **0.60%**
- **Mora Manager Selection Global Equity Fund FI Classe A EUR** (Global fund of funds) - Interest rate: **1%**
- **Mora Heritage Fund FI Classe A EUR** (Variable income fund) - Interest rate: **1.50%**
- **Mora Iberian Equity Fund FI Classe A EUR** (Variable income fund) - Interest rate: **1.50%**

The specified return relates only to the deposit. The return on the fund will depend on the performance of the markets.

REQUIREMENTS FOR TAKING OUT A TERM DEPOSIT COMBINED WITH AN INVESTMENT FUND

This term deposit combined with an investment fund allows you to take out a deposit account with a 12-month term* and an investment fund in the following proportion:

- 50% of the investment will be placed in one of MoraBanc's investment funds (as listed above).
- 50% of the investment will be allocated to a term deposit.

You must have an account open with MoraBanc and be its holder; both the deposit and the combined investment fund allow one holder only (who must be the same person) and both will be associated with the same MoraBanc account indicated by you.

* Term of 374 days

CONDITIONS

Purchase deadline: 17/02/2020.

Amount

Of your total investment, 50% must be a share subscription in the investment fund chosen and 50% placed in a term deposit.

The total investment is the sum invested in the term deposit + investment fund.

Example for a total investment of 3,000 euros in a Dipòsit Combinat MoraBanc:

€1,500 in the term deposit + €1,500 in the investment fund

Term of the deposit: From 20/02/2020 to 28/02/2021 (12 months)*.

** Term of 374 days*

Interest rate

The above interest will be paid provided that upon maturity of the term deposit you hold the minimum number of shares required for each category.

If not, the interest paid will be 0.01%.

Early withdrawal

You can withdraw your deposit before it matures. The withdrawal of one product does not entail the cancellation of the other product.

You will receive 0.01% on the amount withdrawn depending on the number of days you have held the deposit.

Early withdrawal fee: 2% of the nominal amount depending on the number of days remaining until the deposit matures.

You will receive the capital invested in the deposit (whether you withdraw it in full or in part) after deducting the withdrawal fee.

Investment funds offer a variable return that depends on the performance of the assets in which the fund has invested its capital. Past returns are not a guide to future performance and the investment valuation may be lower than the initial investment.

If you wish to redeem the associated investment fund, please make a request to us and we will repay the shares at market value, which could result in losses compared to the initial investment.

Renewal

Not automatically renewable upon maturity.

The fund has no maturity date. Once the term deposit has matured, you can either maintain or redeem your shares in the fund.

Rates

For the term deposit:

Early withdrawal fee: 2% of the nominal amount depending on the number of days remaining until the deposit matures.

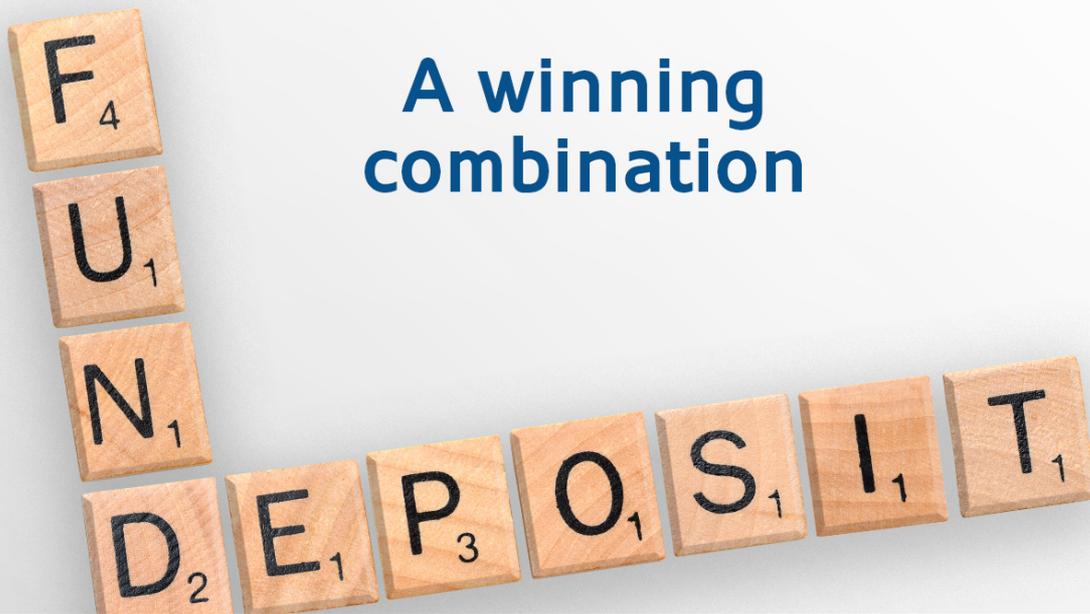
For the investment fund:

Entry fee (purchase): NO ENTRY FEE for a combined purchase.

Redemption fee (sale): the rate applicable to this type of fund at the time of sale.

Custody fee (six-monthly): 0.10%.

The fees and expenses associated with the investment funds, as well as the potential restrictions on purchase, are detailed in the simplified and full prospectus available at www.morabanc.ad and from our branches. Management company: Mora Gestió d'Actius, SAU. Carrer de l'Aigueta, 3, Andorra La Vella, SGOIC-05/97. Depository company: MoraBanc Grup, SA. AFA registration number: EB06/95. For more information, please refer to the full prospectus. Mora EUR Bond Fund FI A – Registration no.: 0054-00-01, Mora Multi-Asset Fund FI Moderate A EUR – Registration no.: 0157-02-01, Mora Manager Selection Global Equity Fund FI A EUR – Registration no.: 0111-01-01, Mora Heritage Fund FI A EUR – Registration no.: 0134-00-01, Mora Iberian Equity Fund FI A EUR – Registration no.: 0008-00-01.



A winning combination

Increase your return on your deposit
by combining it with an investment fund

70%-30% Combined Deposit

Return of up to **0.50%**
on your deposit

From **€3,000**
Up to a maximum of
€200,000

Interest is paid
at maturity,
12-month term*

NO ENTRY FEE
for the fund

COMBINE A TERM DEPOSIT WITH AN INVESTMENT FUND

Place 70% of your savings in a term deposit and 30% in any of the following investment funds:

- **Mora Multi Asset Fund FI Moderate A EUR** (Mixed income fund) - Interest rate: **0.15%**
- **Mora EUR Bond Fund FI Classe A** (Fixed income fund) - Interest rate: **0.30%**
- **Mora Manager Selection Global Equity Fund FI Classe A EUR** (Global fund of funds) - Tipus d'interès: **0,35%**
- **Mora Heritage Fund FI Classe A EUR** (Variable income fund) - Interest rate: **0.50%**
- **Mora Iberian Equity Fund FI Classe A EUR** (Variable income fund) - Interest rate: **0.50%**

The specified return relates only to the deposit. The return on the fund will depend on the performance of the markets.

REQUIREMENTS FOR TAKING OUT A TERM DEPOSIT COMBINED WITH AN INVESTMENT FUND

This term deposit combined with an investment fund allows you to take out a deposit account with a 12-month term* and an investment fund in the following proportion:

- 70% of the investment will be allocated to a term deposit.
- 30% of the investment will be placed in one of MoraBanc's investment funds (as listed above).

You must have an account open with MoraBanc and be its holder; both the deposit and the combined investment fund allow one holder only (who must be the same person) and both will be associated with the same MoraBanc account indicated by you.

* Term of 374 days

CONDITIONS

Purchase deadline: 17/02/2020.

Amount

Of your total investment, 30% must be a share subscription in the investment fund chosen and 70% placed in a term deposit.

The total investment is the sum invested in the term deposit + investment fund.

Example for a total investment of 3,000 euros in a Dipòsit Combinat MoraBanc:

€1,800 in the term deposit + €1,200 in the investment fund

Term of the deposit: From 20/02/2020 to 28/02/2021 (12 months)*.

** Term of 374 days*

Interest rate

The above interest will be paid provided that upon maturity of the term deposit you hold the minimum number of shares required for each category.

If not, the interest paid will be 0.01%.

Early withdrawal

You can withdraw your deposit before it matures. The withdrawal of one product does not entail the cancellation of the other product.

You will receive 0.01% on the amount withdrawn depending on the number of days you have held the deposit.

Early withdrawal fee: 2% of the nominal amount depending on the number of days remaining until the deposit matures.

You will receive the capital invested in the deposit (whether you withdraw it in full or in part) after deducting the withdrawal fee.

Investment funds offer a variable return that depends on the performance of the assets in which the fund has invested its capital. Past returns are not a guide to future performance and the investment valuation may be lower than the initial investment.

If you wish to redeem the associated investment fund, please make a request to us and we will repay the shares at market value, which could result in losses compared to the initial investment.

Renewal

Not automatically renewable upon maturity.

The fund has no maturity date. Once the term deposit has matured, you can either maintain or redeem your shares in the fund.

Rates

For the term deposit:

Early withdrawal fee: 2% of the nominal amount depending on the number of days remaining until the deposit matures.

For the investment fund:

Entry fee (purchase): NO ENTRY FEE for a combined purchase.

Redemption fee (sale): the rate applicable to this type of fund at the time of sale.

Custody fee (six-monthly): 0.10%.

The fees and expenses associated with the investment funds, as well as the potential restrictions on purchase, are detailed in the simplified and full prospectus available at www.morabanc.ad and from our branches. Management company: Mora Gestió d'Actius, SAU. Carrer de l'Aigueta, 3, Andorra La Vella, SGOIC-05/97. Depository company: MoraBanc Grup, SA. AFA registration number: EB06/95. For more information, please refer to the full prospectus. Mora EUR Bond Fund FI A – Registration no.: 0054-00-01, Mora Multi-Asset Fund FI Moderate A EUR – Registration no.: 0157-02-01, Mora Manager Selection Global Equity Fund FI A EUR – Registration no.: 0111-01-01, Mora Heritage Fund FI A EUR – Registration no.: 0134-00-01, Mora Iberian Equity Fund FI A EUR – Registration no.: 0008-00-01.