Effective from 2026-11-02

Luminor Bloom savings account 4% campaign rules

4% annual interest rate for EUR funds newly deposited with Luminor in the Bloom savings account

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The following terms apply to the promotional interest rate campaign for the Luminor Bloom savings account.

1. Campaign Period

- The promotional campaign is valid from **2026-09-24 until 2026-12-31** (inclusive).

2. Promotional Interest Rate

- During the campaign period, customers may earn:
  - a 3% annual interest rate until 2026-11-01;

- a 4% annual interest rate from 2026-11-02 until 2026-12-31 on eligible New Money held in a Luminor Bloom savings account.

3. Definition of New Money

- "New Money" means the amount:
  - by which a customer's total balance across all Luminor current accounts, savings accounts and term deposit accounts exceeds the customer's total balance held with Luminor as of **2026-09-15** ("Reference Balance"), and
  - held in a Luminor Bloom savings account.

4. Eligibility Assessment

- Eligibility for the promotional interest rate is assessed daily based on the customer's total balance across eligible Luminor accounts.
- Each day, Luminor compares the customer's total balance across all eligible Luminor bank accounts with the Reference Balance as of 2026-09-15.
- The amount by which the total balance exceeds the Reference Balance and is held in the Luminor Bloom savings account qualifies as New Money and earns the promotional 4% annual interest rate (3% until 2026-11-01).
- If funds are withdrawn or debited from any of the customer's Luminor current accounts, savings accounts or term deposit accounts, the amount qualifying as New Money is recalculated based on the customer's updated total balance across eligible Luminor accounts, even if the Luminor Bloom savings account balance remains unchanged. Internal transfers between the customer's own Luminor accounts do not count. If additional eligible funds are subsequently added, the amount qualifying as New Money will be recalculated accordingly.

5. Maximum Eligible Amount

- A maximum amount of 100 000 EUR per customer is eligible for the promotional annual interest rate.
- Any New Money exceeding 100 000 EUR will earn the standard Luminor Bloom savings account interest rate.

6. Standard Interest Rate

- Any balance of the Luminor Bloom savings account that:
  - does not qualify as New Money; or
  - exceeds the 100 000 EUR promotional limit,

will earn the standard Luminor Bloom savings account interest rate.

- The standard annual interest rate at the start of the campaign on 2026-09-24 is 1.5%. Luminor may change the standard interest rate without notice. No maximum balance limit applies to the standard interest rate.

7. Interest Calculation and Payment

Interest on the savings account balance is calculated daily and is credited to the Luminor Bloom savings account monthly, no later than by the first business day of the following month.

8. After the Campaign

- From 2027-01-01, the promotional interest rate will no longer apply. All funds held in the Luminor Bloom savings account will earn the standard interest rate in effect at that time.
- Luminor may change the standard interest rate at any time without notice in accordance with the Unified Service Terms and Deposits service terms.
- Current standard interest rates are available on the Luminor website.

9. Additional Information

- The promotional interest rate campaign applies only to EUR-denominated balances held in a Luminor Bloom savings account and is applied to funds who meet the eligibility criteria described above.
- Luminor may amend, suspend or terminate the campaign and change the campaign rules, if changes do not affect the accrued interest and 4% (3% until 2026-11-01) annual interest rate on eligible New Money already held in Luminor Bloom savings account. Updated information and rules will be available on Luminor Bloom website.
- For the purpose of this campaign, Luminor processes your personal data to calculate daily balances and New Money in accordance with our Privacy policy.
- These campaign rules apply in addition to the Unified Service Terms and Deposits service terms. In case of conflict, these campaign rules apply only to the promotional interest rate campaign.

10. Examples of New Money calculations and logic

Example 1

- Your total balance with Luminor on 2026-09-15 was 500 EUR in your current account. Your Reference Balance as of 2026-09-15 is 500 EUR.
- Later, you transfer 2000 EUR from another bank to your Luminor Bloom savings account and move the existing 500 EUR from your current account to the Luminor Bloom savings account as well.
- Your Luminor Bloom savings account balance becomes 2500 EUR.
- Interest is calculated as follows:
    - 2000 EUR (New Money) earns the promotional 3.0% annual interest rate (a 4% annual interest rate from

2026-11-02 until 2026-12-31)
- 500 EUR earns the standard Luminor Bloom savings account interest rate – 1.5%
- This is because only funds above Your Reference Balance held in the Luminor Bloom savings account qualify as New Money.

Example 2

- Your total balance with Luminor on 2026-09-15 was 0 EUR in your current account and 500 EUR in your term deposit account. Your Reference Balance as of 2026-09-15 is 500 EUR.
- Later, you receive 2000 EUR transfer from another person to your current account and move 1000 EUR from your current account to the Luminor Bloom savings account.
- Your total balance becomes 2500 EUR (2000 EUR above 500 EUR) and Luminor Bloom savings account balance becomes 1000 EUR and qualifies as the New Money, and earns the promotional 3.0% annual interest rate (a 4% annual interest rate from 2026-11-02 until 2026-12-31).
- Later, your term deposit ends, and you withdraw 500 EUR in cash from your current account and transfer 1000 EUR from your current account to another person. New Money amount reduces, your total balance becomes 1000 EUR (500 EUR above 500 EUR) and interest is calculated as follows:

  - 500 EUR (New Money) earns the promotional 3.0% annual interest rate (a 4% annual interest rate from 2026-11-02 until 2026-12-31)
  - 500 EUR earns the standard Luminor Bloom savings account interest rate – 1.5%

- Later, you deposit at Luminor ATM 1500 EUR to your current account. Your total balance becomes 2500 EUR (2000 EUR above 500 EUR).
- Your Luminor Bloom savings account balance 1000 EUR qualifies as the New Money again, and earns the promotional 3.0% annual interest rate until 2026-11-01 and a 4% annual interest rate from 2026-11-02 until 2026-12-31.
- This is because only funds above Your Reference Balance and held in the Luminor Bloom savings account qualify as New Money, and cash withdrawal or transfer from any of your Luminor accounts reduces New Money amount.

Example 3

- Your total balance with Luminor on 2026-09-15 was 100 EUR in your current account. Your Reference Balance as of 2026-09-15 is 100 EUR.
- On 2026-11-17, your salary of 2000 EUR is credited to your Luminor current account. You open a Luminor Bloom savings account and transfer 500 EUR from your current account to the Luminor Bloom savings account. You also transfer 500 EUR from an account held with another bank to your Luminor Bloom savings account.
- Your total balance with Luminor becomes 2600 EUR (2500 EUR above 100 EUR). Your Luminor Bloom savings account balance becomes 1000 EUR and qualifies as New Money and earns the promotional 4% annual interest rate.

- You continue using your current account for everyday payments and purchases. Each day your total balance is assessed. If the balance of your current account is 120 EUR and the balance of your Luminor Bloom savings account remains 1000 EUR, your total balance with Luminor is therefore 1120 EUR. As this exceeds your Reference Balance of 100 EUR by 1020 EUR, the full 1000 EUR held in your Luminor Bloom savings account qualifies as New Money and earns the promotional 4% annual interest rate.
- The full 1000 EUR held in your Luminor Bloom savings account qualifies as New Money and earns the promotional 4% annual interest rate as long as the amount by which your total balance with Luminor exceeds your Reference Balance remains at least 1000 EUR until 2026-12-31.
- This is because the amount qualifying as New Money depends on the extent to which your total balance with Luminor exceeds your Reference Balance and is held in the Luminor Bloom savings account.