

FAQ

Subject: Finabank Term Bond 2024
Period: August 26 – November 01, 2024
Number of pages: 6

1. What is the Finabank Term Bond 2024?

The Finabank Term Bond 2024 is a bond issued by Finabank N.V. Finabank will use the proceeds from the bond issue to support its business growth and diversification, locally, and in the Caribbean, Latin America, and Europe.

Key terms of the Finabank Term Bond 2024:

- **Total loan:** USD 15,000,000
- **Maturity:** 5 years (with the possibility of extension)
- **Interest:** Fixed rate (7% per year)
- **Face value:** USD 1,000 or USD 50,000

**Nominal value: the amount that the bond issuer must repay to the investor on the maturity date.*

The Finabank Term Bond 2024 is intended for local and international investors who want to invest in the bank. We advise investors to read and understand the terms and conditions included in the prospectus, and to decide after carefully considering their investment goals and risk profile.

2. What are the key conditions to participate in the Finabank Term Bond 2024?

- You have a Finabank USD account number.
- You have registered for the bond through the customer self-service portal* which be found on the Finabank N.V. website. We encourage all investors to carefully read and understand and accept the terms and conditions included in the prospectus.
- USD cash deposits are not allowed.

**Customer Self-Service Portal: Finabank's online platform where customers can independently enter their information for the bond subscription.*

3. When can I sign up to invest in a bond?

The subscription period runs from August 26th to September 23rd, 2024

4. How can I register?

Investors can register via the Finabank N.V. website by filling out the online registration form and digitally approving the terms and conditions of the subscription as stated in the prospectus.

5. What are the requirements to buy a bond?

To invest in the Finabank Term Bond 2024, you need a Finabank USD account. New customers can easily open a Finabank USD account through the online application process on the customer self-service portal. If potential customers are not Finabank account holders, they will be admitted in accordance with the KYC (Know Your Customer Policy) of Finabank N.V. The minimum investment is USD 1,000.

6. When will the funds be withdrawn from my account?

The payment period is set from September 30 up to October 16, 2024. The investor's allocated amount will automatically be debited from the USD account before October 16, 2024. If the investment amount is not in the investor account on the payment date your investment amount will be allocated to other investors according to the allocation method.

7. From when is interest calculated?

Interest accrues from November 01, 2024, and will be paid to the investor semi-annually (first payment starting on 15 January and 15 July 2025) for 5 years.

8. When will I receive the interest payment?

Interest payments are made twice a year, on 15 January and 15 July for the duration of the bond. Interest is credited to the investor's Finabank USD account.

9. Who is the target audience?

- Local investors (Retail, Business, and Platinum clients)
- International corporate investors*

**Subject to the terms and conditions set out in the prospectus.*

10. Can existing Finabank customers participate in the Finabank Term Bond 2024?

Yes, existing Finabank customers can participate in the Finabank Term Bond 2024.

11. Can non-Finabank customers participate in the Finabank Term Bond 2024?

Yes, to participate in the Finabank Term Bond 2024, only a USD account with Finabank is required. To facilitate this process, the customer can apply for the account by following the onboarding process through the Customer Self-Service Portal.

12. Can Finabank employees participate in the Finabank Term Bond 2024?

Yes, Finabank employees can participate in the Finabank Term Bond 2024 subject to the terms and conditions in the prospectus.

13. Can customers who want to participate by making a cash USD deposit?

No, only digital transactions will be accepted for the Finabank Term Bond 2024.

14. What is a bond?

A bond is a financial instrument used by the issuer to represent a loan that an investor has made to a borrower (Finabank N.V.). On the maturity date of the bond, the borrower promises to repay the principal amount plus interest as agreed to by the investor.

15. How does a bond work?

Buying a bond is equivalent to lending money to the issuer (Finabank N.V.), in exchange for agreed-upon interest payments and the repayment of the principal amount when the bond's maturity date is reached.

16. How is bond interest determined?

Bond prices are influenced by factors such as international interest rates, credit quality, and economic conditions. When interest rates rise, bond prices typically fall, and vice versa.

17. What kind of assessment should an investor do before investing in a bond?

Investors should know that investing is never without risk and that past performance does not guarantee future success. So before investing, investors should do proper research and, if necessary, speak with financial professionals.

18. What is the minimum investment?

The purchase price of a bond is USD 1,000 or USD 50,000.

19. What is the allocation method?

For the Finabank Term Bond 2024, you can invest in a bond for a minimum amount of USD 1,000. According to the allocation method, you will be allocated a minimum amount of USD 250,000.00. The remainder is allocated additionally and proportionally to investors who have subscribed more than USD 250,000. In case of over-subscription, any amount above USD 250,000.00 will be divided proportionally among the investors on a first in, first serve basis.

20. What is the interest rate on this bond?

The interest rate is 7% per year. The calculations are based on 360 days per year and depending on the investment amount, bondholders are paid out.

21. How is the interest payment calculated?

Interest is paid semi-annually and annually in January and July during the term of the bond. The calculation of semi-annual interest is based on 360 days per year and is calculated as follows:

Interest= Coupon rate X Face value/2

22. When will I receive my investment back?

The maturity date of the bond is 5 years after the investment date. Due to the automatic renewal of the bond after 5 years, bondholders are requested to indicate 4 months before the maturity date whether they wish to continue the investment period or whether the investment amount will be repaid. Bondholders will receive a notification from the Bond agent about this extension 6 months before the bond maturity date.

23. Can I use the bond as collateral when taking out a loan?

Yes, however, the bond can only be used with Finabank N.V. as collateral for obtaining a loan from the bank.

24. Can I transfer my investment?

Yes, during the term of the bond, investors can transfer their bond(s) after obtaining permission from Finabank. For this, investors should contact Amicorp Trustees Foundation for further instructions.

26. Can I use my current term deposit to invest in the bond?

It is not permitted to use currently closed term deposits running at Finabank for investment in the bond.

25. Who can I contact during the tenor of the bond?

Contact	Role	Telephone	E-Mail
Sandy Amatdanom	Merchant Banker	+597 7405174	sandy.amatdanom@finabanknv.com
Melissa Soekimo	Merchant Banker	+597 7600561	melissa.soekimo@finabanknv.com
Customer Support team	Digital Bond Registration Assistance	+597 472266	customercare@finabanknv.com
Marketing Support team	Bond Engagement Event	+597 472266	marketing@finabanknv.com
Amicorp Trustees Foundation	Bond agent Bond registrar	+59994343500	F.gomez@amicorp.com

General disclaimer:

Prospective investors interested in the Finabank Term Bond indicate that they have carefully read the Prospectus including the terms and conditions and the Bond agreement and confirm that they understand the terms and conditions. Prospectus and the Bond agreement are leading in this regard.