Fixed-Term Deposit Account

Minimum investment amount: EUR 10.000

As at June 2026

Initional costs: none
Recurring costs: none

Fixed-term deposit funded by a single initial lump-sum investment, carrying a fixed interest rate for the entire tenor.

Product description

The Wiener Privatbank Fixed-Term Deposit Account is a single lump-sum placement for a defined maturity, bearing a fixed interest rate agreed at inception. The interest rate is determined by the tenor chosen by the client.

Risks

Credit Risk

Wiener Privatbank SE participates in the Austrian deposit guarantee scheme for banks and bankers, which safeguards the repayment of eligible deposits in accordance with the Austrian Banking Act.
Since 1 January 2010, deposits of private individuals are guaranteed up to EUR 100,000 per depositor (see further details on deposit protection and investor compensation schemes).

Taxation

Interest earned is subject to Austrian capital gains tax (Kapitalertragsteuer, "KESt") at a rate of 25 %.
Disclaimer: Clients are advised to seek independent tax advice for the assessment of their individual tax situation.

Miscellaneous

Pursuant to the Austrian Banking Act (BWG), credit institutions are obliged to perform a client identity verification at least once before entering into a business relationship.

Return

Current yield

The Wiener Privatbank Fixed-Term Deposit Account provides fixed interest rates based on the chosen tenor (as at June 2026).

6 months	2.05 % p.a.
1 year	2.45 % p.a.
2 years	2.50 % p.a.
3 years	2.50 % p.a.

The indicated interest rate applies to the full amount invested. Interest will be credited to the respective Wiener Privatbank Fixed-Term Deposit Account upon maturity.
These conditions apply to consumer clients. For corporate deposits, please contact our Private Banking department at festgeld@wienerprivatbank.com.

Early Termination

If the deposit is terminated prematurely for valid reasons, the investment amount will be settled for the elapsed period at the contractually agreed interest rate.
Additionally, advance interest of 1‰ per full month of the remaining term will be deducted from the principal in line with the Austrian Banking Act.
Under all circumstances, the repayment will be no less than the original principal invested.

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