

Press release

rendimax takes off with a new increase for Prepaid Interests

For 12-month maturity dates, the rate goes up to 4.40%, while the 24-month accounts will yield 4.60%

The short-term options are increasingly competitive

Mestre, 2 November 2011. Additional increases in rendimax interest rates will take effect on Friday, November 4th for all time accounts with the **Prepaid Interest** option. Significant increases for the wide range of maturity dates – from 1 to 24 months – with peaks of more than 30%. A series of opportunities that rendimax, the online savings account with the most complete and profitable offer in its category, continues to launch for its customers, and that follows on the heels of the recent interest rate increase for the option **TOP Deferred Interests**, which took place in October.

The new offer:

rendimax Prepaid Interests *							
30 days	60 days	90 days	180 days	270 days	365 days	540 days	730 days
3.60%	3.70%	3.80%	3.90%	4.00%	4.40%	4.50%	4.60%

*Effective as from 4 November 2011

“Profitability, excellence and service continue to grow and to be our top priority,” commented Giovanni Bossi, C.E.O. of Banca IFIS, “and they represent the tangible answer to the more than 37,000 customers – and growing – who entrust their savings to rendimax. The new rates join the most recent initiatives launched on the social network channels of the savings account; specifically, the survey aimed at web users for the creation of a new product that satisfies the needs of savers, and which will become available by the end of the year.”

Interest rates will be effective as from Friday November 4th for all new sums deposited in **rendimax Prepaid Interests** accounts. Yields will reach **4.40%** for 12-month maturity dates and **4.60%** for 24-month maturity dates. In view of this increase, the interest rate for the 3-month savings accounts with the TOP Deferred Interests option is also increased to **3.85%**. The interest rate of rendimax free settles at 2.50% annual pre-tax. rendimax thus provides its customers with the highest freedom of choice among the various options, offering the most competitive rates on the market.

Below is a summary of the **rendimax*** product range in view of the new offer:

rendimax free	rendimax time								Prepaid Interests
	30 days	60 days	90 days	180 days	270 days	365 days	540 days	730 days	
	3.60%	3.70%	3.80%	3.90%	4.00%	4.40%	4.50%	4.60%	
Pre-tax rate 2.50%									
rendimax time - Top Deferred Interests									Quarterly Deferred Interests
Pre-tax rate			3.85%	4.00%	4.10%	4.55%	4.65%	4.80%	

Updated as of 2 November 2011

rendimax, launched in July 2008, is high-yield savings account aimed equally at enterprises, private investors and insolvency procedures that – at the moment – represents the savings account offering the highest yield in its category, excluding promotional or limited offers. Moreover, the characteristics that have always distinguished the Rendimax savings accounts from the rest remain innovative strong points: completely free of charge, maximum yield, online account opening and management, security (also thanks to the Interbank Guarantee Fund for the protection of deposits) and interest paid in advance on time accounts. In addition to there being no opening/activation fee or management fee, the stamp duty is paid by the Bank, therefore the client has no such fees to pay. Furthermore, **rendimax** investors also have the exclusive **rendimax payment card** available to them (usable on the Bancomat/Pagobancomat and Cirrus/Maestro circuits).

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