Add Internal Deposit fee Conditions in Global Cash Pool
A step-by-step guide

It Is possible to make Internal conditions for Deposit fee, if your company wants automatic charging of Deposits in sofar the Deposit fee conditions are negative. The service Is available for a set of currencies including CHF, DKK, EUR, JPY and SEK*.

You can "inherit the conditions" applied as external Deposit fee conditions on your Currency top, or you are free to set your own Deposit fee conditions mirroring your internal policies. This could be a different margin or a fixed rate e.g. -1%.

The conditions for Internal Deposit fee is set by your choice of deposit interest base rate with a margin. It is possible to have thresholds, and free amounts.

To follow this guide and do the changes, you first need to log on to Global Cash Pool.

* Currencies also available for Internal Deposit fee automation: CAD, GBP, NOK, PLN and USD

Example available Deposit Fee conditions

There are a set of available *Interest* packages per currency – below is an example of the EUR base rates available. The interest packages are flexible, and can be modified supporting thresholds, negative (standard situation) or positive margins.

Examples of EUR –base rates in Global Cash Pool
- *€STR EUR and €STR EUR(ISDA spread)*
- *EURIBOR*
- *N-Bid EUR*
- *Nordea Day Rate EUR(DRI)*
- *Fixed base rate*

New reporting option on Deposit fee*

In Global Cash Pool you can find reports/tabs documenting terms and charges on external and internal Deposit fee
- *Deposit fee*
- *Deposit fee statement*
- *Accrued and Capitalised Deposit fee*
- *Deposit fee report*
- *Internal Deposit fee report*

* A prerequisite for these reports are the 2022 updated version of Deposit fee

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Step-by-step on Add Internal Deposit fee Conditions
This guide is valid for both registration of inheritance on Currency Top account, as well as when you register deposit fee directly on a Transaction account

Select tab **Terms** in the top. Select the specific account in the menu to the left.

1) Choose the tab **Deposit fee** and click on **View**.

2) Click on the deposit fee package

3) Mark **Select a different Deposit fee package.**

4) In the box that shows up, select a **Deposit fee package** and enter **From date.** Click on **Save**

Next step is to add the deposit fee value.

1) Under View deposit fee you select **Future internal terms** and mark the margin line **Threshold**

2) Then click on **Edit deposit fee** value, mark the row threshold and add the **Deposit fee margin.** Here you also select the **Interest model**. Click on **Save**.

After saved click on **Capitalization period** and choose period from list. Click on **Save.**

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Step-by-step on how to add transaction account
This guide can be applied when you want to connect a Transaction account to the Deposit Fee inheritance registered on the Currency Top account

Select tab **Terms** in the top. Select the specific account in the menu to the left.

1) Choose the tab **Deposit fee** and click on **View**.

2) Click on the deposit fee package

3) Mark **Select a different Deposit fee package.**

4) In the box that shows up, select a **Deposit fee package.** Click on **Save**

The Deposit fee value is now retrieved from the Currency Top. Next step is to add the capitalization period:

1) Under View deposit fee you select **Future internal terms** and mark the margin line **Threshold**

2) Click on **Capitalization period** and choose from the list. Click on **Save**.

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