

Important Notice Regarding Interest Rates Changes

With effect from **26th May, 2026**, we will be reducing the interest rate for our USD Savings Account and USD Call Deposit Account from 2.02% AER / 2.00% Gross to 1.26% AER/ 1.25% Gross.

Please see below for details and the estimated interest projection:

USD Savings Account	Current Rates		New Rates		
	Balance	AER %	Gross %	AER %	Gross %
\$10 +	2.02	2.00	1.26	1.25	

USD Call Deposit Account	Current Rates		New Rates		
	Balance	AER %	Gross %	AER %	Gross %
\$10 +	2.02	2.00	1.26	1.25	

What would the estimated balance be after 12 months based on \$2,000 deposits?

Based on the current interest rate, the estimated balance after 12 months for both the USD Savings Account and USD Call Deposit Account at 2.02% AER / 2.00% Gross is as follows:

USD Savings Account and USD Call Deposit Account		
Balance	Interest earned	Balance after 12 months
\$2,000	\$40.40	\$2,040.40

Effective from **26th May, 2026**, the estimated balance after 12 months for both the USD Savings Account and USD Call Deposit Account, based on the new interest rate of 1.26% AER/ 1.25% Gross would be as follows:

USD Savings Account and USD Call Deposit Account		
Balance	Interest earned	Balance after 12 months
\$2,000	\$25.20	\$2,025.20

For the purpose of this calculation, it is assumed:

- Initial deposit of \$2,000
- No further deposits
- No withdrawals
- No change to the interest rate during the 12 months

The above projection is provided for illustrative purposes only and does not take into account individual circumstances.

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