

Important Notice about Interest Rates Changes

With effect from **30th May, 2025**, we will be reducing the interest rate for our GBP Savings Account and GBP Call Deposit Account from 2.02% AER / 2.00% Gross to 1.51% AER/ 1.5% Gross.

Please see below for details and the estimated interest projection:

GBP Savings Account	Current Rates		New Rates	
Balance	AER %	Gross %	AER %	Gross %
£10 +	2.02	2.00	1.51	1.50

GBP Call Deposit Account	Current Rates		New Rates	
Balance	AER %	Gross %	AER %	Gross %
£10 +	2.02	2.00	1.51	1.50

What would the estimated balance be after 12 months based on a £1,000 deposit?

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

GBP Savings Account and GBP Call Deposit Account		
Balance	Interest earned	Balance after 12 months
£1,000	£20.20	£1,020.20

Effective from **30th May, 2025**, the estimated balance after 12 months for both the GBP Savings Account and GBP Call Deposit Account, based on the new interest rate of 1.51% AER/ 1.5% Gross would be as follows:

GBP Savings Account and GBP Call Deposit Account		
Balance	Interest earned	Balance after 12 months
£1,000	£15.10	£1,015.10

For the purpose of this calculation, it is assumed:

- Initial deposit of £1,000
- 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.

- End of message -

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