BEA 東亞銀行

Important Notice Regarding Interest Rates Changes

With effect from **1st December, 2025**, we will be reducing the interest rate for our GBP Savings Account and GBP Call Deposit Account from 1.51% AER / 1.50% Gross to 1.26% AER/ 1.25% Gross.

Please see below for details and the estimated interest projection:

GBP Savings Account	**Current Rates**		**New Rates**	
Balance	AER %	Gross %	AER %	Gross %
£10 +	1.51	1.50	1.26	1.25

GBP Call Deposit Account	**Current Rates**		**New Rates**	
Balance	AER %	Gross %	AER %	Gross %
£10 +	1.51	1.50	1.26	1.25

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

Based on the current interest rate, the estimated balance after 12 months for both the GBP Savings Account and GBP Call Deposit Account at 1.51% AER / 1.50% Gross is as follows:

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

Effective from **1st December, 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 1.26% AER/ 1.25% Gross would be as follows:

GBP Savings Account and GBP Call Deposit Account		
Balance	**Interest earned**	**Balance after 12 months**
£1,000	£12.60	£1,012.60

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.

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