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 Smart Savings Account from 5.09% AER / 5.00% Gross to 4.06% AER / 4.00% Gross for balance between GBP10 to GBP5,000 and from 3.03% AER / 3.00% Gross to 2.52% AER / 2.50% Gross for balance over GBP5,000.

Please see below for details and the estimated interest projection:

Smart Savings Account	**Current Rates**		**New Rates**	
Balance	AER %	Gross %	AER %	Gross %
Over £5,000	3.03	3.00	2.52	2.50
£10 to £5,000	5.09	5.00	4.06	4.00

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 Smart Savings Account at 5.09% AER / 5.00% Gross is as follows:

Smart Savings Account		
Balance	**Interest earned**	**Balance after 12 months**
£1,000	£50.90	£1,050.90

Effective from **1st December, 2025**, the estimated balance after 12 months for Smart Savings Account, based on the new interest rate of 4.06% AER / 4.00% Gross would be as follows:

GBP Savings Account and GBP Call Deposit Account		
Balance	**Interest earned**	**Balance after 12 months**
£1,000	£40.60	£1,040.60

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.

- End of message -