

Interest Rates - Current and Savings Account

Current Accounts:

Current Accounts (Personal)

Balance Amount	Gross rate	AER
Any	0.00%	0.00%

Business Current Account

Balance Amount	Gross rate	AER
Any	0.00%	0.00%

Savings Accounts:

Instant Access Savings Account - Issue 6

Balance Amount	Up to 31st May 2017		From 1st June 2017	
	Gross rate	AER*	Gross rate	AER*
£0 - £499.99	0.00%	0.00%	0.00%	0.00%
£500 - £5,000,000	0.75%	0.75%	0.50%	0.50%
Above £5,000,000	0.00%	0.00%	0.00%	0.00%

SBI Jumbo Junior Instant Access Savings Account - Issue 2

Balance Amount	Up to 31st May 2017		From 1st June 2017	
	Gross rate	AER*	Gross rate	AER*
£0 - £499.99	0.00%	0.00%	0.00%	0.00%
£500 - £100,000	1.50%	1.50%	0.75%	0.75%
Above £100,000	0.00%	0.00%	0.00%	0.00%

SBI Young Adult Instant Access Savings Account - Issue 2

Balance Amount	Up to 31st May 2017		From 1st June 2017	
	Gross rate	AER*	Gross rate	AER*
£0 - £499.99	0.00%	0.00%	0.00%	0.00%
£500 - £100,000	1.50%	1.50%	0.75%	0.75%
Above £100,000	0.00%	0.00%	0.00%	0.00%

Interest Rates - Current and Savings Account

SBI Jumbo Junior Regular Saver Account

Balance Amount	Up to 31st May 2017		From 1st June 2017	
	Gross rate	AER*	Gross rate	AER*
£0 - £499.99	0.00%	0.00%	0.00%	0.00%
£500 - £100,000	1.75%	1.75%	1.25%	1.25%
Above £100,000	0.00%	0.00%	0.00%	0.00%

Business Savings Account

Balance Amount	From 1st July 2018	
	Gross rate	AER*
£0 - £9,999.99	0.00%	0.00%
£10,000 - £5,000,000	1.00%	1.00%
£5,000,000+	0.00%	0.00%

Business Savings Account (USD)

Balance Amount	From 1st July 2018	
	Gross rate	AER*
\$0 - \$9,999.99	0.00%	0.00%
\$10,000 - \$8,000,000	1.00%	1.00%
\$8,000,000+	0.00%	0.00%

Interest Rates - Fixed Deposits

Interest rates effective 27.06.2018

Fixed Deposits:

Fixed deposit

Period	Gross rate maturity/annual interest	AER
One Year	1.50%	1.50%
Two Years	1.75%	1.75%
Three Years	1.75%	1.75%
Four Years	1.75%	1.75%
Five Years	2.00%	2.00%

Fixed deposit (USD)

Period	Maturity/Annual	AER
1 Year FD	2.50%	2.50%
2 Year FD	2.75%	2.75%
3 Year FD	3.00%	3.00%
4 Year FD	3.00%	3.00%
5 Year FD	3.00%	3.00%

Fixed deposit (EUR)

Period	Gross rate maturity/annual interest	AER
One Year	0.00%	0.00%
Two Years	0.25%	0.25%
Three Years	0.25%	0.25%
Four Years	0.25%	0.25%
Five Years	0.25%	0.25%

Cash ISA Fixed Deposit (effective 01.08.2019)

Period	Gross rate maturity/annual interest	AER
Two Years	1.75%	1.75%
Three Years	1.90%	1.90%
Five Years	2.00%	2.00%

Interest Rates - Fixed Deposits

Interest rates effective 27.06.2018

SBI Jumbo Junior Fixed Deposit Account

Period	Gross rate maturity/annual interest	AER
One Year	1.50%	1.50%
Two Years	1.75%	1.75%
Three Years	1.75%	1.75%
Four Years	1.75%	1.75%
Five Years	2.00%	2.00%

Business Fixed Deposit Account

Business Fixed Deposit Account (GBP)	Annual / Maturity £10,000 - £250,000	AER
1 Year	1.50%	1.50%
2 Year	1.75%	1.75%
3 Year	1.75%	1.75%
4 Year	1.75%	1.75%
5 Year	2.00%	2.00%

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AER - Stands for Annual Equivalent Rate and illustrates the interest rate if it was paid and compounded once each year. Gross is a contractual rate payable before deduction of income tax at rate specified by law.