<table>
<tr><th colspan="5">Summary Box</th></tr>
<tr><td>Account Name</td><td colspan="4">Jumbo Junior Fixed Deposit</td></tr>
<tr><td rowspan="8">What is int rate?</td><td colspan="4">Fixed deposit rates for GBP deposits from 21.10.2026</td></tr>
<tr><td colspan="2">Period</td><td>Gross rate maturity/Annual interest</td><td>AER*</td></tr>
<tr><td colspan="2">One Year</td><td>4.80%</td><td>4.80%</td></tr>
<tr><td colspan="2">Two Years</td><td>4.80%</td><td>4.80%</td></tr>
<tr><td colspan="2">Three Years</td><td>4.80%</td><td>4.80%</td></tr>
<tr><td colspan="2">Five Years</td><td>4.70%</td><td>4.70%</td></tr>
<tr><td colspan="4">Interest calculated and compounded annually.
* The Annual Equivalent Rate (AER) illustrates the interest rate if it was paid and compounded once each year.</td></tr>
<tr><td colspan="4">Fixed deposit rates for EUR deposits are withdrawn from 17th August 2020.</td></tr>
<tr><td colspan="4">Interest is paid at different intervals, depending on the period of deposit you choose. The following table shows when we pay interest:</td></tr>
<tr><td colspan="2">Your fixed-deposit period</td><td colspan="2">When we pay interest</td></tr>
<tr><td colspan="2">One year</td><td colspan="2">At maturity</td></tr>
<tr><td colspan="2">Over one year</td><td colspan="2">Monthly, at each anniversary and at maturity</td></tr>
<tr><td>Can SBI UK , change the interest rate?</td><td colspan="4">No, once the account is opened the rate will remain fixed for the duration of the fixed rate period.</td></tr>
<tr><td rowspan="6">What would be the estimated balance be after a year based on a deposit.</td><td>Term</td><td>Initial Deposit</td><td>Interest rate</td><td>Estimated Balance at the end of the term*</td></tr>
<tr><td>1 Year</td><td>£10,000</td><td>4.80%/AER/Gross</td><td>£10,480.00</td></tr>
<tr><td>2 Years</td><td>£10,000</td><td>4.80%/AER/Gross</td><td>£10,983.04</td></tr>
<tr><td>3 Years</td><td>£10,000</td><td>4.80%/AER/Gross</td><td>£11,510.23</td></tr>
<tr><td>5 Years</td><td>£10,000</td><td>4.70%/AER/Gross</td><td>£12,581.53</td></tr>
<tr><td colspan="4">This is based on:
1. Interest calculated and compounded annually.
2. £10,000 being deposited in the account at the time it is opened, and no further deposits or withdrawals being made until the end of the term.
3. The amount of the deposit at the end of the term.
4. Projection provided for illustrative purposes only and does not take into account individual circumstances.
*The estimated payments are correct as to the rate on 21.10.2026 and are for illustration purpose only. Rates are subject to change with no prior notice.</td></tr>
<tr><td>How do customer open & manage the account</td><td colspan="4">Account Opening - Jumbo Junior Fixed Deposit Account can be opened In YONO app(for existing customer) or by physically visiting any SBI UK branch.
Manage Account - Jumbo Junior Fixed Deposit Account can be managed by Online Banking, vising the branch or by post.
Eligibility Criteria - The Jumbo Junior Fixed Deposit Account is available to a Child aged up to and including 15 years old (for example on 1 January 2014, any Child with a date of birth on or before 31 December 1998 will not be eligible to apply) and who is ordinarily resident in the UK for tax purposes and has a permanent UK address.
The account must be opened by either one or two adults, who must be named on the account as Trustee/s, who are aged over 18, resident in the UK for tax purposes and have a permanent UK address. This account is operated on a bare trust basis,</td></tr>
</table>

	and the money will be held in trust by the Trustees for the benefit of the Child, during the term of the Fixed Deposit. You have a permanent UK address You have an SBI UK Instant Savings/ Current Account **Minimum Balance -** £ 1,000 **Maximum Balance -** £ 100,000	
Can customer withdraw the money?	Customer can't close the product or withdraw money until the end the of the fixed rate period.	
Additional information	Tax status	All the interest **we** pay **you, on or after 6 April 2016** will be without any tax deducted i.e., paid at gross rate. If the total amount of interest **you** receive exceeds any Personal Savings Allowance to which **you** are entitled, it is **your** responsibility to ensure this tax is paid.
	Conditions for bonus payable	There is no bonus available on this account.
	Key Product Features	Earn a high rate of interest with Deposit for up to 5 years
		Save on behalf of a child with a Jumbo Junior Fixed Deposit Account
		Manage your account through the branch or by post.
		The maximum amount that can be invested is £100,000 in total for each child across all Jumbo Junior Account products
	Terms & Conditions	The minimum amount required for opening a Jumbo Junior Fixed Deposit Account is £1,000. The maximum amount that can be invested for any Child is £100,000 in total across all SBI UK Jumbo Junior Accounts.
		The Jumbo Junior Fixed Deposit Account is available to a Child aged up to and including 15 years old (for example on 1 January 2014, any Child with a date of birth on or before 31 December 1998 will not be eligible to apply) and who is ordinarily resident in the UK for tax purposes and has a permanent UK address.
		If you open a Jumbo Junior Fixed Deposit Account, you must open or already hold a Jumbo Junior Instant Access account with the same customer details (i.e., both the same Trustee/s and beneficiary).
		As Trustee of a trust, whether existing or bare, all Trustees will have obligations to the Child, and it is the Trustee's responsibility to administer the trust in accordance with those obligations.
		At maturity we will transfer the proceeds into the Jumbo Junior Instant Access Savings Account. The money will be held in trust by the Trustee/s for the benefit of the Child until the Child reaches 16 (for example, if the Child is aged 3 years old at the time the Trustee/s deposit in a 3-year deposit – the plan will mature when the Child is aged 6. The maturity proceeds will then be transferred into the existing Jumbo Junior Instant Access Savings Account automatically, unless there is an instruction to the contrary, where it will be held in trust by the Trustees until the Child reaches 16).

		You cannot add additional amounts to the Jumbo Junior Fixed Deposit Account. However, more than one Jumbo Junior Fixed Deposit Account can be opened for the same beneficiary provided that the maximum total does not exceed £100,000 across all SBI UK Jumbo Junior Accounts.
		Interest is calculated annually and will be paid at maturity (for 1-year deposits) or added to the deposit on the anniversary of the deposit (for terms longer than one year).
		SBI UK does not provide a debit card or online transaction capabilities for this account.
		The Jumbo Junior Fixed Deposit Account is available for a limited period and may be withdrawn at any time at the discretion of the Bank.
		The deposit must be made by way of either a check or electronic transfer.
		The Bank will not offer any loan against this product.
		In exceptional situations, an early withdrawal request may be considered in line with the bank's internal policy. This policy is subject to change and the bank will confirm the current terms for early withdrawals at the time of your request. Early withdrawal requests are accepted at the bank's discretion and are subject to a penalty and may result in no interest being paid. In the event of death or bankruptcy, the capital value and accrued interest. Please refer to our General Terms and Conditions for more details.
		For more information see our General Terms and Conditions of Service.

The estimated payments are correct as to the rate on 21.10.2026 and are for illustration purpose only.
Rates are subject to change without prior intimation, hence customer requested to visit SBIUK website to view current offered rate.