<table>
<tr><th colspan="5">Summary Box</th></tr>
<tr><td>Account Name</td><td colspan="4">Cash ISA Fixed Deposit Account</td></tr>
<tr><td rowspan="8">What is int rate?</td><td colspan="4">Cash ISA Fixed Deposit rates for GBP deposits from 22/05/2026</td></tr>
<tr><td colspan="2">Period</td><td>Gross rate maturity/Annual interest</td><td>AER*</td></tr>
<tr><td colspan="2">1 Years</td><td>4.45%</td><td>4.45%</td></tr>
<tr><td colspan="2">2 Years</td><td>4.40%</td><td>4.40%</td></tr>
<tr><td colspan="2">3 Years</td><td>4.35%</td><td>4.35%</td></tr>
<tr><td colspan="2">5 Years</td><td>4.40%</td><td>4.40%</td></tr>
<tr><td colspan="4">1. Interest calculated and compounded annually.<br>2. NO interest will be paid if the account is closed before the first year of the anniversary. For example, if the deposit is withdrawn or transferred after 9 months, only Principal will be paid i.e., with no interest.<br>3. If the account is closed on or after the first year of the anniversary, but before the end of the agreed term, interest will be paid at 1% less than the applicable rate of interest for the entire period the deposit is held with the bank. For example, if the interest rate was 2.1% AER for 3 years and if the deposit is withdrawn or transferred after 2 years, an effective interest rate of 1.1% will be paid for the entire 2 years the deposit is held with the bank.<br>4. Fixed deposit loyalty : There is no Loyalty benefit rate<br>*Only for renewal of fixed deposits.<br>*Only for fixed deposits in GBP<br>* The Annual Equivalent Rate (AER) illustrates the interest rate if it was paid and compounded once each year.</td></tr>
<tr><td>Can SBI UK , change the interest rate?</td><td colspan="4">Yes, we can change the interest rate on this account in line with the account's Term and Conditions.</td></tr>
<tr><td rowspan="7">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 Years</td><td>£10,000</td><td>4.45%/AER/GROSS</td><td>£10,445</td></tr>
<tr><td>2 Years</td><td>£10,000</td><td>4.40% /AER/GROSS</td><td>£10,899</td></tr>
<tr><td>3 Years</td><td>£10,000</td><td>4.35%/ AER/GROSS</td><td>£11,362</td></tr>
<tr><td>5 Years</td><td>£10,000</td><td>4.40%/ AER/GROSS</td><td>£12,402</td></tr>
<tr><td colspan="4">This is based on:<br>1. Interest calculated and compounded annually while paid on maturity.<br>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.<br>3. The amount of the deposit at the end of the term.<br>4. Projection provided for illustrative purposes only and does not consider individual circumstances.<br>* The estimated payments are correct as to the prevailing rate 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 -Fixed Cash ISA Account can be opened In YONO app(for existing customer) or by physically visiting any SBI UK branch.<br>Manage Account - Fixed Cash ISA Account can be managed by Online Banking, vising the branch or by post.<br>Eligibility Criteria - You are over 18 years old<br>You are a UK resident for tax purposes<br>You have a permanent UK address<br>You have an SBI UK Instant Savings/ Current Account</td></tr>
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| | **Minimum Balance -** £ 1,000<br>**Maximum Balance** - Maximum subscription is £20,000 in the tax year (subject to any stocks and shares ISA subscriptions you have made for the tax year) plus accrued interest credited to the account. | |
| **Can customer withdraw the money?** | 1. Withdrawal or transfer of the deposit can be made before the end of the term if 30 days' notice is provided. There will be a loss of interest if early withdrawals/transfers are made. Please refer to terms and conditions for further information.<br>2. Partial withdrawals/transfers are not allowed. | |
| | Tax status | Interest is paid tax-free, that is free from UK Income Tax and Capital Gains Tax. |
| | Transfers | Transfer-In is allowed from any ISA provider, and the transfer process will be completed within 7 business days. |
| | Key Product Features | Earn Tax – Free Interest on Cash ISA Fixed Deposit; |
| | | The Cash ISA fixed deposit is available for tenure of 1,2, 3 or 5 years. |
| | | The minimum amount which can be deposited in Cash ISA fixed deposit is £1,000. |
| | Terms & Conditions | Transfer-In is allowed from any ISA provider and the transfer process will take about 7 business days from the day we have received the Transfer Authority form duly filled and signed. |
| | | When you open your account, you choose the period of your deposit. The interest rate is then fixed for this entire period. |
| | | Withdrawal or transfer of the deposit can be made before the end of the term if 30 days' notice is provided. However, a partial withdrawal or transfer is not allowed. |
| | | NO interest will be paid if the account is closed before the first year of the anniversary. For example, if the deposit is withdrawn or transferred after 9 months, only Principal will be paid i.e., with no interest.<br>If the account is closed on or after the first year of the anniversary, but before the end of the agreed term, interest will be paid at 1% less than the applicable rate of interest for the entire period the deposit is held with the bank. For example, if the interest rate was 2.1% AER for 3 years and if the deposit is withdrawn or transferred after 2 years, an effective interest rate of 1.1% will be paid for the entire 2 years the deposit is held with the bank. |
| | | You must open a Current / Savings Account with us to avail the Cash ISA fixed deposit. This will be a non-ISA Account. |
| | | Interest is paid on maturity of the Cash ISA fixed deposit. |
| | | If you have chosen to receive annual interest on your Cash ISA interest will be paid into your Current/Savings account held with us. |

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| | | You can only subscribe to one Cash ISA in a tax year. However, you can also have a Stocks and Shares ISA in the same tax year. |
| | | Subscription limits in any tax year are set by HM Revenue and Customs (HMRC) and therefore may change. |
| | | Our deposit rates are available for a limited period, and we may withdraw them at any time. |
| | | In certain situations, we are allowed to delegate our duties to another account manager or third party acting as our agent. We'll only do this if we're satisfied that they are competent to carry out those duties. If we delegate our duties to an agent or another account manager, we will inform you in writing, including how and where to contact them and any potential changes this may have on the services provided to you. |
| | | If your Cash ISA Fixed deposit has or will become void because of a failure to satisfy the ISA regulations, we will let you know what has happened and if the failure can be corrected. If the failure can't be corrected or you don't take any action we request within a reasonable amount of time, we may be required to close your account without further notice. If this happens, we will notify you in writing and the monies kept in your ISA account will be transferred into your linked current or savings account. |
| | | Partial withdrawals/transfers are not allowed. |
| | | "ISA transfers to the Cash ISA must be made on an in-specie basis – i.e., cash to cash. Transfers from Stocks and Shares ISAs will need to first be converted by the originating provider before the transfer can be made to the SBI Cash ISA account." |
| | | For more information see our General Terms and Conditions of Service. |

The estimated payments are correct as to the rate on 22/05/2026 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.