

<b>Summary Box</b>				
<b>Account Name</b>	<b>Green Fixed Deposit Account</b>			
<b>What is int rate?</b>	<b>Green Fixed deposit rates for GBP deposits from 13.05.2025</b>			
	<b>Period</b>	<b>Gross rate maturity/Annual interest</b>	<b>AER*</b>	
	Three Years	3.85%	3.85%	
	Five Years	3.90%	3.90%	
	Interest calculated and compounded annually. Fixed deposit loyalty : +0.15% * *Only for renewal of fixed deposits. *Only for fixed deposits in GBP * The Annual Equivalent Rate (AER) illustrates the interest rate if it was paid and compounded once each year.			
<b>Can SBI UK , change the interest rate?</b>	No, once the account is opened the rate will remain fixed for the duration of the fixed rate period.			
<b>What would be the estimated balance be after a year based on a deposit.</b>	<b>Term</b>	<b>Initial Deposit</b>	<b>Interest rate</b>	<b>Estimated Balance at the end of the term*</b>
	3 Years	£10,000	3.85%/ AER/GROSS	£11,200
	5 Years	£10,000	3.90%/ AER/GROSS	£12,108
	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 13.05.2025 and are for illustration purpose only. Rates are subject to change with no prior notice.			
<b>How do customer open &amp; manage the account</b>	Account Opening -Green Fixed Deposit Account can be opened In YONO app or by physically visiting any SBI UK branch. Manage Account - Green Fixed Deposit Account can be managed by Online Banking, vising the branch or by post. Eligibility Criteria - You are over 18 years old You are a UK resident for tax purposes You have a permanent UK address You have an SBI UK Instant Savings/ Current Account Minimum Balance - £ 10,000 Maximum Balance - £ 5,000,000			
<b>Can customer withdraw the money?</b>	Customer can't close the product or withdraw a money until the end the of the fixed rate period. 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 its policy at the time of your request. Early withdrawal requests are accepted at the Bank's discretion and may be subject to a penalty and may result in no interest being paid. In the event of death or bankruptcy, please refer to our General Terms and Conditions for more details.			

<b>Additional information</b>	Tax status	All the interest <b>we pay you, on or after 6 April 2016</b> will be without any tax deducted i.e., paid at gross rate. If the total amount of interest <b>you</b> receive exceeds any Personal Savings Allowance to which <b>you</b> are entitled, it is <b>your</b> responsibility to ensure this tax is paid.
	Conditions for bonus payable	There is no bonus available on this account.
	Key Product Features	Attractive interest rate
		Fixed term for 3 and 5 years
		Funds under this Scheme will only be used towards current and future environment friendly lending/ Green Mortgages
	Terms & Conditions	You cannot add additional amounts to your Green Fixed Term Deposit during the term
		The Green Fixed Term Deposit scheme is available for a limited period and may be withdrawn at any time at the discretion of the Bank
		On maturity of the Green Fixed Deposit Account, it will be re-invested in the same product with same five-year term if such product continues to be offered however, you may instruct us to transfer the proceeds to the linked Current or Savings Account that you have with us. Such instructions should be received in writing by us at least 15 working days before the maturity date of the Fixed Deposit.
		Funds under this Scheme will only be used towards environmentally friendly current and future lending/Green Mortgages portfolio
		The Green Mortgages product is offered to properties with EPC rating of A, B and C
		Lending on this portfolio would always be higher than the total value of deposits
The rate of interest is fixed for the entire period.		
Interest is paid at each anniversary or at maturity & Deposits cannot be withdrawn until they mature.		
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 its policy at the time of your request. Early withdrawal requests are accepted at the Bank's discretion and may be subject to a penalty and may result in no interest being paid. In the event of death or bankruptcy, please refer to our General Terms and Conditions for more details.		
<a href="#">For more information see our General Terms and Conditions of Service.</a>		

The estimated payments are correct as to the rate on 13.05.2025 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.