<table>
<tr><th colspan="4">Summary Box</th></tr>
<tr><td>Account Name</td><td colspan="3">Premium Business Current Account</td></tr>
<tr><td>What is interest rate?</td><td colspan="3">Premium Business Current Account rates for GBP deposits from 06-11-2026
<table>
<tr><th>Balance Amount*</th><th>AER</th><th>Gross Rate</th></tr>
<tr><td>£1.00 - £249,999.99</td><td>0.0%</td><td>0.0%</td></tr>
<tr><td>£250,000 - £499,999.99</td><td>2.5%</td><td>2.47%</td></tr>
<tr><td>£500,000 - £5,000,000</td><td>3.00%</td><td>2.96%</td></tr>
</table>
Note:
• No interest is paid on amounts greater than £5,000,000.
• Interest is linked to Bank of England rates.
• Interest is calculated daily and paid monthly on the last day of the month</td></tr>
<tr><td>Can SBI UK, change the interest rate?</td><td colspan="3">Yes.
Interest is subject to change as per SBIUK internal policy and the Bank of England base rate.</td></tr>
<tr><td>What would be the estimated balance be after a year based on a deposit.</td><td colspan="3">For AER, on a deposit of £250,000, estimated balance would be £256,250**.
You'll earn an interest of approximately £6,250 **.
For AER, on a deposit of £500,000, estimated balance would be £515,000**.
You'll earn an interest of approximately £15,000**.

This is based on:
• Interest calculated daily and compounded monthly.
• £250,000 & £500,000 is being deposited in the account at the time it is opened, and no further deposits or withdrawals being made over the 12-month period.
• The interest rate as detailed on www.sbiuk.com/personal/interestrates and doesn't take into account any changes in the rate of interest over the 12-month period.</td></tr>
<tr><td>How do customer open & manage the account</td><td colspan="3">Account Opening – Premium Business Current Account can be opened by physically visiting any SBI UK branch.
Manage Account – The Premium Business Current Account can be managed in branch, by post or online.
Eligibility Criteria - The State Bank of India UK Premium Business Current Account is available only to micro, small and medium-sized enterprises (SMEs) and large businesses, which are incorporated in the European Economic Area (EEA).
Minimum Balance - £1
Maximum Balance - NA</td></tr>
<tr><td>Can customer withdraw the money?</td><td colspan="3">Easy access If you are maintaining the minimum monthly average balance of £10,000, you can make up to 100 free transactions each month, after which standard charges apply.
Free transactions include issuing cheques, depositing cheques, direct debits, standing orders and transferring funds through faster payments.</td></tr>
<tr><td rowspan="2">Additional information</td><td>Tax status</td><td colspan="2">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.</td></tr>
<tr><td>Conditions for bonus payable</td><td colspan="2">There is no bonus available on this account.</td></tr>
</table>

	Key Product Features	No annual fee* *Requires a minimum monthly average balance to receive the interest benefit.
		Payments in Indian Rupees are free for eligible account holders.
		Convenient and instant access to your funds.
		For GBP Business Savings Account, if the minimum monthly average balance of £10,000 is maintained, you can make up to 100 free transactions each month, after which standard charges apply. Free transactions include depositing cheques, standing orders and transferring funds through faster payments.
	Terms & Conditions	The State Bank of India UK Premium Business Current Account is available only to micro, small and medium-sized enterprises (SMEs) and large businesses, which are incorporated in the European Economic Area (EEA).
		To open a Premium Business Current Account, please include the relevant documents as per the application form.
		If you are maintaining the minimum monthly average balance of £10,000, you can make up to 100 free transactions each month, after which standard charges apply. Free transactions include issuing cheques, depositing cheques, direct debits, standing orders and transferring funds through faster payments.
		Interest Rate is provided on the daily balance maintained in the Premium Business Current account.
		This account is only available in GBP currency.
		Our Premium Business Current Account is available for a limited time and we reserve the right to withdraw them at any time.
		You can make up to 100 free transactions each month, after which standard charges apply. Free transactions include issuing cheques, depositing cheques, direct debits, standing orders and transferring funds through faster payments. See a list of transaction charges.
		You can manage your Premium Business Current Account in branch, by post or online.
		For more information see our General Terms and Conditions of Service.