<table>
<tr><th colspan="5">Summary Box</th></tr>
<tr><td>Account Name</td><td colspan="4">Regular Saver Account</td></tr>
<tr><td rowspan="5">What is int rate?</td><td colspan="4">Regular Savers rates for GBP deposits from 05.02.2026</td></tr>
<tr><td>Gross rate maturity/ AER</td><td>Term</td><td>Withdrawal condition</td><td>Note</td></tr>
<tr><td>4.25%</td><td>1 year</td><td>No withdrawal</td><td>Applicable only if standard conditions are met</td></tr>
<tr><td>1.25%</td><td>1 year</td><td>One or more withdrawals or no minimum deposit in a month</td><td>Only applicable for the month in which withdrawal/ non deposit occurs</td></tr>
<tr><td colspan="4">Monthly interest payment. The Regular Savers interest rate will be fixed for the period of the term provided the monthly deposit conditions3 are met. If conditions are not met that is, if there is a withdrawal within the month or no minimum deposit is made during the month, then the interest rate will drop to the prevailing Instant Access Savings Account interest rate.
* 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">No, once the account is opened the rate will remain fixed for the duration of the fixed rate period.</td></tr>
<tr><td rowspan="3">What would be the estimated balance be after a year based on a deposit.</td><td>Term</td><td>Monthly Deposit</td><td>Interest rate</td><td>Estimated Balance at the end of the term</td></tr>
<tr><td>1 Year</td><td>£1,000</td><td>4.25%/AER/Gross</td><td>£12,279.87</td></tr>
<tr><td colspan="4">This is based on:
1. Interest calculated daily and compounded and paid monthly.
2. £1,000 being deposited in the account at the time of opening account and on the same date every month from 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.

Projection provided for illustrative purposes only and does not consider individual circumstances.</td></tr>
<tr><td>How do customer open & manage the account</td><td colspan="4">Account Opening -Regular Savers Account can be opened by physically visiting any SBI UK branch.
Manage Account - Regular Savers Account can be managed by visiting 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 Monthly Deposit - £ 20
Maximum Monthly Deposit - £ 1,000</td></tr>
<tr><td>Can customer withdraw the money?</td><td colspan="4">For maximum earnings, we recommend waiting until your term ends to withdraw funds. Withdrawals are permitted during the term; however, you will earn interest at a lower rate – the same rate offered on our Instant Access Savings Account.</td></tr>
</table>

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	Fixed Term: The account is designed for a fixed term of 1 year.
		Monthly Deposits: You can make regular deposits every month within specified minimum and maximum limits. Monthly deposit can be made either through standing instruction or at your own comfort. Deposit as many times as you want within a month as long as you do not exceed the maximum monthly deposit amount limit.
		Interest Calculation: Interest is calculated daily and credited to your account monthly on the anniversary date of account opening
	Terms & Conditions	Two rates can be applied to this account. The Regular Savers Account Interest Rate (Higher rate) and the Instant Access Savings Account Interest rate (Lower rate).
		This account is available if you're an individual aged 18 years or over who is ordinarily resident in the UK for tax purposes and has a permanent UK address.
		Withdrawals are permitted during the term; however, you will earn interest at a lower rate – the same rate offered on our Instant Access Savings Account for the month in which the withdrawal is made. For maximum earnings, we recommend waiting until your term ends to withdraw funds.
		We will pay the interest into your account on the anniversary of your account opening. For instance, if you open your account on 12th of July, we will pay your next interest on 12th of August.
		Any interest calculated on your account balance and added to your account doesn't count towards the monthly limit
		Regular Savers Accounts are offered as a sole account only.
		The interest applied within a month depends on the monthly deposit conditions. Monthly deposit conditions refer to acceptable monthly deposits within given limits and with no withdrawals.
		Upon completion of the term, the account will be closed and the principal amount as well as all interest earned will be transferred to the feeder account (SBIUK Current or Instant Access Savings Account).
		You can make a deposit into your account as many times as possible within a month provided you do not exceed the cumulative maximum monthly deposit limit.
		Deposits can only be made through the feeder account (SBIUK instant access savings account or current account).

		For more information see our General Terms and Conditions of Service.

The estimated payments are correct as to the rate on 05.02.2026 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.