

IMPORTANT NOTICE - Change in interest rates in Instant Access Savings Account w.e.f. 22/January/2026

This is to inform you that effective 22nd January 2026, the interest rates for your Instant Access Savings Accounts are changing as per the table below.

Product Name	Brackets GBP (£)	Current Rate (AER)	New Rate (AER)	New Gross Rate
Instant Access Savings Account	£ 500 - £ 49,999.99	1.50%	1.25%	1.24%
	£ 50,000 - £ 5,000,000	1.80%	1.55%	1.54%
Young Adult Instant Access Savings Account	£500 - £ 49,999.99	1.50%	1.25%	1.24%
	£ 50,000 - £ 100,000	1.80%	1.55%	1.54%
Jumbo Junior Instant Access Savings Account	£100 - £ 49,999.99	1.50%	1.25%	1.24%
	£ 50,000 - £ 100,000	1.80%	1.55%	1.54%
Business Savings Account	£ 10,000 - £ 49,999.99	1.50%	1.25%	1.24%
	£ 50,000 - £ 5,000,000	1.80%	1.55%	1.54%

*AER stands for Annual Equivalent Rate and illustrates the interest rate if it was paid and compounded once a year. Gross is the contractual rate payable before the income tax deduction at the rate specified by law.

Please note interest will not be paid on account balance above or below the specified amount brackets.

We hope that the bank's products meet your requirement. You can know more about our products and services by visiting our website (<https://sbiuk.statebank>). However, if you feel that this change in rates does not allow you to meet your financial goals, we will assist you in all possible ways to move your funds to another banking service provider that can meet your requirements better.

If you encounter any difficulty in understanding the above information, please do not hesitate to contact our customer care unit or visit the nearest SBI UK branch.

You can call us on 0800 532 532 (if you are calling from within the UK), or +44 207 454 4338 (if calling from outside the UK). For more information, see our General Terms and Conditions of Service.

We thank you for your understanding and support. It has been our pleasure to serve you as our valued customer, and we look forward to doing business with you in the future.

Warm regards,

Team SBI UK

Please do not reply to this mail as this is an automated mail service.