

ANNUALISED RATES OF PROFIT FOR FOREIGN CURRENCY DEPOSIT

PERIOD: JAN-2017 - JUN-2017

Effective 1-JAN-2017

Tenor	Profit Rates (% p.a.)		
	USD	GBP	EURO
Savings Deposit (2,000 & Above)			
Saving	0.40%	0.30%	0.15%
Term Deposits Tier - 1 (2,000 - 10,000)			
1 Month	0.30%	0.30%	0.10%
3 Months	0.50%	0.40%	0.15%
6 Months	0.60%	0.50%	0.15%
12 Months	0.70%	0.55%	0.20%
Term Deposits Tier - 2 (Over 10,000 - 50,000)			
1 Month	0.35%	0.35%	0.10%
3 Months	0.60%	0.45%	0.15%
6 Months	0.70%	0.55%	0.15%
12 Months	0.80%	0.60%	0.20%
Term Deposits Tier - 3 (Over 50,000 - 100,000)			
1 Month	0.40%	0.40%	0.10%
3 Months	0.70%	0.50%	0.15%
6 Months	0.80%	0.60%	0.20%
12 Months	0.90%	0.65%	0.25%
Term Deposits Tier - 4 (Over 100,000 - 200,000)			
1 Month	0.45%	0.45%	0.10%
3 Months	0.80%	0.55%	0.15%
6 Months	0.90%	0.65%	0.20%
12 Months	1.00%	0.70%	0.25%
Term Deposits Tier - 5 (Over 200,000)			
1 Month	0.50%	0.50%	0.10%
3 Months	0.90%	0.60%	0.15%
6 Months	1.00%	0.70%	0.20%
12 Months	1.20%	0.75%	0.25%

Important Notice:

FCY TD will be booked for minimum amount of 2,000 (USD/GBP/EURO)

No rate will be applied on FCY Savings balance below 2,000 (USD/GBP/EURO)

These rates are effective 1-Jan-17 on fresh deposit and roll-overs.

Premature encashment of a time deposit will result in the rate for the next lower tenor being applied. An additional penalty of 0.25% on the principal amount may also be applied.

Profit Rates will be negotiable, subject to approval of Head CRBG & Head Treasury