

ANNUALISED RATES OF PROFIT FOR FOREIGN CURRENCY DEPOSIT

PERIOD: JAN-2018 - JUN-2018

Effective 1-JAN-2018

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 from 1-JAN-18 on fresh deposit and roll-overs.

Premature encashment of a time deposit will result in the rate for the relevant lower tenor being applied. No rate will be applicable if deposit is withdrawn earlier than lowest available tenor. An additional penalty of 0.25% on the principal amount will also be applied in both cases.

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