Summary Box

This is a product summary box for our British Pound Sterling (GBP)Corporate Instant Access Savings Account.

Please retain a copy of this document for your future reference should you have any further enquiries.

Whilst the information provided below is a summary of the key features of the Instant Access Savings Account, it is not intended to be a substitute for reading the terms and conditions that apply to the account. Full details are available at our website – www.bankofchina.com/uk

Account name	**Corporate Instant Access Savings Account (GBP)**
What is the interest rate?	1.20% AER/gross a year (Variable) Please refer to the **table below** setting out the interest rates applicable and the example illustrations. Interest is calculated daily based on your end of day balance, and credited to the account twice a year in June and December. The Bank reserves the right to withdraw or amend rates prior to account opening.
Can Bank of China (UK) Limited change the interest rate?	Yes, we can change the interest rate on this account. The interest rate is reviewed on a regular basis, we may change the rate up or down on your instant access savings account. There are a few reasons for this, such as a change in the Bank of England base rate. We will give you 2 months' notice if the rates are going down. You can find out more details on the reasons for an interest rate change in section 4 of the Terms and conditions**.** You can check our current interest rates in your branch, or online at www.bankofchina.com/uk/bocinfo/
What would the estimated	**The rates and information in this summary box are effective from 28/11/2025 .**

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<td>balance be after 12 months based on examples of a £10,000 deposit.</td>
<td>Our standard rates are listed below:

<table>
<tr><th>Example Deposit</th><th>Interest Rate</th><th>Balance after 12 months</th></tr>
<tr><td>£10,000.00</td><td>1.20% AER/gross a year(variable)</td><td>£10,120.00</td></tr>
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These are for illustration purposes only

For the purpose of the example illustration calculation, it is assumed that:
• No further deposits or withdrawals are made
• The interest rate shown do not change
• The interest is paid into the account
• Your individual circumstances have not changed during the term.</td>
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<tr>
<td>How do I open and manage my account?</td>
<td>Our requirements to apply for this account:

- You must have an existing bank account with us.
- Your corporate business must exist and be active.

How to open the account:
You can open an Instant Access Savings (GBP) Account by visiting the branch, your Relationship Manager will assist you to open the account

Minimum/Maximum balance:
- A minimum deposit of £50 is required to open an account.
- There is no maximum amount to be deposited and no maximum balance to be held.

How to manage the account:
Once opened, you can manage your account via online banking, in branch or send us email/fax/post instruction to your account opening branch subject to the indemnity signed and our internal processes.</td>
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Can I withdraw money?	Yes, you can take money out in one of our branches, or you can use our Online Banking to transfer money to any other accounts at any time.
Can I close my account?	You have the right to cancel your account within 14 days of the account opening. Should you wish to close an account within the cooling off period or after, please note that this **must be completed in writing**. You can obtain an account closure form in branch or speak to your Relationship Manager to provide you with a copy. You can withdraw the remaining money out in one of our branches, or you can use our Online Banking to transfer money to any other accounts
Additional information	**Interest rate definitions explained:** Interest will be paid gross. • AER stands for annual equivalent rate. This shows you what the gross rate would be if interest were paid and compounded each year. • Compound interest is interest that is earned on interest that has already been paid. • Gross p.a. is the interest rate without tax deducted. • Business day is from Monday to Friday (excluding UK public holidays) **Taxation** We will not deduct any tax from the interest we pay you. You will need to pay any tax you owe to HM Revenue & Customs (HMRC). For more information please visit HMRC's website www.hmrc.gov.uk. The tax information provided is based on our understanding of current HMRC practice, which may change. **Financial Services Compensation Scheme (FSCS)** Deposits placed with the Bank are also protected in accordance with the Financial Services Compensation Scheme (FSCS) arrangements. Please note that some corporate entities are excluded from the FSCS.Eligibility depends on the corporate structure and size,please

	check FSCS eligibility before placing deposits. Further details are provided at their website www.fscs.org.uk; or you can obtain information about FSCS in our website and in our branches. **Bank contact points** Our customer representatives can provide comprehensive assistance, products and service information to our customers in Mandarin, Cantonese and English. This operates in the UK within the business hours of 9.00am and 5.00pm with UK based staff, and is supported outside of these UK hours by staff based overseas. Customer Service Centre - 0800 38 95566 (UK) or +44 20 7282 8926 (outside UK) **Should you require alternative formats of this document, for example larger print, please contact our staff for assistance and the options available.**

Bank of China (UK) Limited

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