Summary Box

This is a product summary box for our British Pound Sterling (GBP) Corporate All-in-One Fixed Term Deposit Account. There is a separate Summary Box for each currency currently available.

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 All-in-One Fixed Term Deposit 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 All-in-One Fixed Term Deposit (GBP)
What is the interest rate?	The interest rate will depend on the amount and the term of your deposit. Please refer to the **table below** setting out the interest rates applicable and the example illustrations. Interest rate is calculated daily and is paid on the maturity of the fixed term. The Bank reserves the right to withdraw or amend rates prior to account opening.
Can Bank of China (UK) Limited change the interest rate?	No, the interest rate is fixed during the fixed term. Upon maturity a new interest rate would apply if funds are placed again with the Bank under a new fixed term. Please visit our website www.bankofchina.com/uk/bocinfo/ or contact the Bank for more information on the interest rates applicable.
What would the estimated balance be after the fixed term period based on examples of a	**The rates and information in this summary box are effective from 28/11/2025.** Our standard rates are listed below**:**

£10,000 deposit; £100,000 deposit; and £250,000 deposit?

Interest rates for deposits from £5,000 (minimum deposit amount) to below £99,999.99		Example Illustrations	
		Example Amount	Estimated Balance at Maturity
1 month fixed term	**2. 00% (Gross/AER) fixed**	£10,000.00	£10,016.67
2 months fixed term	**2. 30%(Gross/AER) fixed**	£10,000.00	£10,038.33
3 months fixed term	**2. 60%(Gross/AER) fixed**	£10,000.00	£10,065.00
6 months fixed term	**2. 75%(Gross/AER) fixed**	£10,000.00	£10,137.50
9 months fixed term	**3. 05%(Gross/AER) fixed**	£10,000.00	£10,228.75
12 months fixed term	**3. 25%(Gross/AER) fixed**	£10,000.00	£10,325.00

Interest rates for deposits from £100,000 to below £249,999.99		Example Illustrations	
		Example Amount	Estimated Balance at Maturity
1 month fixed term	**2.20%(Gross/AER) fixed**	£100,000.00	£100,183.33
2 months fixed term	**2.50%(Gross/AER) fixed**	£100,000.00	£100,416.67
3 months fixed term	**2.80%(Gross/AER) fixed**	£100,000.00	£100,700.00
6 months fixed term	**2.95%(Gross/AER) fixed**	£100,000.00	£101,475.00
9 months fixed term	**3.25%(Gross/AER) fixed**	£100,000.00	£102,437.50
12 months fixed term	**3.45%(Gross/AER) fixed**	£100,000.00	£103,450.00

Interest rates for deposits of £250,000 or above		Example Illustrations	
		Example Deposit Amount	Estimated Balance at Maturity
1 month fixed term	**2.40%(Gross/AER) fixed**	£250,000.00	£250,500.00

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<tr><td>2 months fixed term</td><td>2.70%(Gross/AER) fixed</td><td>£250,000.00</td><td>£251,125.00</td></tr>
<tr><td>3 months fixed term</td><td>3.00%(Gross/AER) fixed</td><td>£250,000.00</td><td>£251,875.00</td></tr>
<tr><td>6 months fixed term</td><td>3.15%(Gross/AER) fixed</td><td>£250,000.00</td><td>£253,937.50</td></tr>
<tr><td>9 months fixed term</td><td>3.45%(Gross/AER) fixed</td><td>£250,000.00</td><td>£256,468.75</td></tr>
<tr><td>12 months fixed term</td><td>3.65%(Gross/AER) fixed</td><td>£250,000.00</td><td>£259,125.00</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 during the period of the fixed term, and
• Your individual circumstances have not changed during the period of the fixed term.
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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 a Corporate All-in-One Fixed Term Deposit (GBP) account by contracting your Relationship Manager.

Minimum/Maximum balance:
- A minimum deposit of £5,000 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 other internal purposes.</td></tr>
<tr><td>Can I withdraw money during</td><td>During the fixed term period of a Corporate All-in-One Fixed Term Deposit (GBP), no partial withdrawals or deposits of additional funds are permitted.</td></tr>
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the fixed term deposit period?	However, in exceptional circumstances solely, these funds can be withdrawn before their original intended maturity date, and you will receive 80% of the accrued interest in such an instance. If additional funds are to be credited to a Corporate All-in-One Fixed Term Deposit (GBP), and the additional amount is below the minimum required, they may only be added to an existing deposit at its maturity and must be received by us as cleared. If the amount is above the minimum requirement for a Corporate All-in-One Fixed Term Deposit (GBP), which is £5,000, you can start a new, separate deposit at any time. Please contact us if you want information on starting a new deposit. If a partial or total withdrawal from a Corporate All-in-One Fixed Term Deposit (GBP) is required at maturity, written instructions must be received by us **at least two (2) business days** before the maturity date. On maturity, the Corporate All-in-One Fixed Term Deposit (GBP) will automatically be rolled over for a further period of the same duration and a renewal confirmation will be forwarded to you, **unless your written instructions to the contrary are received at least seven (7) business days prior to maturity.** If the maturity date falls on a non-business day (weekends and bank holidays) the date of maturity will be the next business day and any interest will continue to accrue for the additional day or days.
How can I close or suspend my account?	If, within fourteen (14) business days of opening an account, you are dissatisfied with your choice, you can close the account. In this case, we will return your money along with any credit interest earned within thirty (30) days or, with our approval, you may switch to a different type of account that we offer. No additional charges will be incurred for doing this, and you will not have to comply with any notice period applicable to the account or incur any loss of interest. Should you wish to close an account within the cooling period or after maturity 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.
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. • Gross p.a. is the interest rate without tax deducted. • Compound interest is interest that is earned on interest that has already been paid.

	• 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 on our website or 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.**

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