# Summary Box

This is a product summary box for our United State Dollars (USD) 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

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|---|---|
| Account name | Corporate All-in-One Fixed Term Deposit (USD) |
| What is the interest rate? | The interest rate will depend on the amount and the term of your deposit.<br><br>Please refer to the **table below** setting out the interest rates applicable and the example illustrations.<br><br>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.<br><br>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** .<br><br>Our standard rates are listed below: |

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

| Interest rates for deposits from $8,000 (minimum deposit amount) to below $99,999.99 | | Example Illustrations | |
|---|---|---|---|
| | | Example Amount | Estimated Balance at Maturity |
| 1 month fixed term | 1.45% (Gross/AER) fixed | $10,000.00 | $10,012.08 |
| 2 months fixed term | 1.65%(Gross/AER) fixed | $10,000.00 | $10,027.50 |
| 3 months fixed term | 1.85%(Gross/AER) fixed | $10,000.00 | $10,046.25 |
| 6 months fixed term | 2.25%(Gross/AER) fixed | $10,000.00 | $10,112.50 |
| 9 months fixed term | 2.40%(Gross/AER) fixed | $10,000.00 | $10,180.00 |
| 12 months fixed term | 2.55%(Gross/AER) fixed | $10,000.00 | $10,255.00 |

| Interest rates for deposits from $100,000 to below $249,999.99 | | Example Illustrations | |
|---|---|---|---|
| | | Example Amount | Estimated Balance at Maturity |
| 1 month fixed term | 1.65%(Gross/AER) fixed | $100,000.00 | $100,137.50 |
| 2 months fixed term | 1.85%(Gross/AER) fixed | $100,000.00 | $100,308.33 |
| 3 months fixed term | 2.05%(Gross/AER) fixed | $100,000.00 | $100,512.50 |
| 6 months fixed term | 2.45%(Gross/AER) fixed | $100,000.00 | $101,225.00 |
| 9 months fixed term | 2.60%(Gross/AER) fixed | $100,000.00 | $101,950.00 |
| 12 months fixed term | 2.75%(Gross/AER) fixed | $100,000.00 | $102,750.00 |

| Interest rates for deposits of $250,000 or above | Example Illustrations | |
|---|---|---|
| | Example Deposit Amount | Estimated Balance at Maturity |

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<tr><td>1 month fixed term</td><td>1.85%(Gross/AER) fixed</td><td>$250,000.00</td><td>$250,385.42</td></tr>
<tr><td>2 months fixed term</td><td>2.05%(Gross/AER) fixed</td><td>$250,000.00</td><td>$250,854.17</td></tr>
<tr><td>3 months fixed term</td><td>2.25%(Gross/AER) fixed</td><td>$250,000.00</td><td>$251.406.25</td></tr>
<tr><td>6 months fixed term</td><td>2.65%(Gross/AER) fixed</td><td>$250,000.00</td><td>$253,312.50</td></tr>
<tr><td>9 months fixed term</td><td>2.80%(Gross/AER) fixed</td><td>$250,000.00</td><td>$255,250.00</td></tr>
<tr><td>12 months fixed term</td><td>2.95%(Gross/AER) fixed</td><td>$250,000.00</td><td>$257,375.00</td></tr>
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<br>
These are for illustration purposes only.<br><br>
For the purpose of the example illustration calculation, it is assumed that:<br>
• No further deposits or withdrawals are made during the period of the fixed term, and<br>
• Your individual circumstances have not changed during the period of the fixed term.
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<td>How do I open and manage my account?</td>
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Our requirements to apply for this account:<br><br>
- You must have an existing bank account with us.<br>
- Your corporate business must exist and be active.<br><br>
How to open the account:<br>
You can open a Corporate All-in-One Fixed Term Deposit (USD) account by contracting your Relationship Manager.<br><br>
Minimum/Maximum balance:<br>
- A minimum deposit of $8,000 is required to open an account.<br>
- There is no maximum amount to be deposited and no maximum balance to be held.<br><br>
How to manage the account:<br>
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.
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| Can I withdraw money during the fixed term deposit period? | During the fixed term period of a Corporate All-in-One Fixed Term Deposit (USD), no partial withdrawals or deposits of additional funds are permitted.<br><br>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.<br><br>If additional funds are to be credited to a Corporate All-in-One Fixed Term Deposit (USD), 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 (USD), which is $8,000, you can start a new, separate deposit at any time. Please contact us if you want information on starting a new deposit.<br><br>If a partial or total withdrawal from a Corporate All-in-One Fixed Term Deposit (USD) is required at maturity, written instructions must be received by us **at least two (2) business days** before the maturity date.<br><br>On maturity, the Corporate All-in-One Fixed Term Deposit (USD) 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.<br><br>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. |

Bank of China (UK) Limited

Registered in England Number 6193060 Registered Office: 1 Lothbury, London
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