

Schedule updated:- 24-Jan-2022	CURRENCY				CURRENCY			
Please ask us about deposits in other currencies.	KWD	GBP	USD	EUR	KWD	GBP	USD	EUR
<b>WATANI SUPER (CALL DEPOSIT) ACCOUNTS</b> Interest is payable calendar quarterly.	<b>AMOUNT OF DEPOSIT</b>				<b>ANNUAL INTEREST RATE (variable)</b>			
Tier 1 rate : minimum account balance	1,000	1,000	2,000	2,000	0.00%	0.00%	0.00%	-0.90%
Tier 2 rate : starts from	5,000	15,000	25,000	25,000	0.10%	0.00%	0.00%	-0.90%
Tier 3 rate : starts from	25,000	50,000	100,000	80,000	0.10%	0.02%	0.00%	-0.90%
<b>DEPOSIT TYPE</b>	<b>MINIMUM DEPOSIT</b>				<b>ANNUAL INTEREST RATE</b>			
One week	25,000	50,000	100,000	100,000	0.00%	0.00%	0.00%	0.00%
Two weeks	25,000	50,000	100,000	100,000	0.00%	0.00%	0.00%	0.00%
Three weeks	25,000	50,000	100,000	100,000	0.00%	0.00%	0.00%	0.00%
35 Days Notice	None	None	None	None	0.50%	0.10%	0.02%	-0.90%
95 Days Notice	None	None	None	None	0.75%	0.15%	0.08%	-0.90%
Six months - Fixed Term					0.90%	0.20%	0.15%	-0.90%
Nine months - Fixed Term	25,000	50,000	100,000	100,000	1.00%	0.25%	0.18%	-0.90%
Twelve months - Fixed Term					1.05%	0.30%	0.23%	-0.90%
Please ask us about other maturities. Interest is payable at maturity.					These rates are fixed for the term of the deposit. Different rates may be available for large amounts.			
<b>DEPOSIT TYPE</b>	<b>AMOUNT OF DEPOSIT</b>				<b>ANNUAL INTEREST RATE</b>			
CURRENT ACC	None	None	None	None	0.00%	0.00%	0.00%	-0.90%

Please note that interest on Watani Super Accounts is paid quarterly and interest on Notice Accounts is paid monthly.

The compounding effect of interest being paid more than once a year means that customers receive a slightly higher Annual Equivalent Rate (AER).

This is set out in the Summary Boxes for Notice Accounts, which are available on our website.

**Note that interest rates for certain accounts in Euros is negative. This means the customer is charged interest for holding the deposit.**