

NATIONAL BANK OF KUWAIT (INTERNATIONAL) PLC: INTEREST RATES PAYABLE ON CURRENT ACCOUNTS AND DEPOSITS

Schedule updated:- 12-Jun-19

Please ask us about deposits in other currencies.

CURRENCY

| KWD | GBP | USD | EUR |
|-----|-----|-----|-----|
|-----|-----|-----|-----|

CURRENCY

| KWD | GBP | USD | EUR |
|-----|-----|-----|-----|
|-----|-----|-----|-----|

| CURRENT ACCOUNTS |
|-------------------------|
|-------------------------|

| ANNUAL INTEREST RATE (variable) | | | |
|--|-------|-------|--------|
| 0.00% | 0.00% | 0.00% | -0.40% |

| WATANI SUPER ACCOUNTS Interest is payable calendar quarterly. |
|---|
| Tier 1 rate: minimum account balance |
| Tier 2 rate: starts from |
| Tier 3 rate: starts from |

| AMOUNT OF DEPOSIT | | | |
|--------------------------|--------|---------|--------|
| 1,000 | 1,000 | 2,000 | 2,000 |
| 5,000 | 15,000 | 25,000 | 25,000 |
| 25,000 | 50,000 | 100,000 | 80,000 |

| ANNUAL INTEREST RATE (variable) | | | |
|--|-------|-------|--------|
| 0.00% | 0.00% | 0.00% | -0.40% |
| 0.10% | 0.10% | 0.25% | -0.40% |
| 0.10% | 0.10% | 0.25% | -0.40% |

| DEPOSIT TYPE |
|--|
| 35 Days Notice |
| 95 Days Notice |
| Six months - Fixed Term |
| Nine months - Fixed Term |
| Twelve months - Fixed Term |
| Please ask us about other fixed terms. Interest is payable at maturity. |

| MINIMUM DEPOSIT | | | |
|------------------------|--------|---------|---------|
| None | None | None | None |
| None | None | None | None |
| 25,000 | 50,000 | 100,000 | 100,000 |
| 25,000 | 50,000 | 100,000 | 100,000 |
| 25,000 | 50,000 | 100,000 | 100,000 |

| ANNUAL INTEREST RATE | | | |
|---|-------|-------|--------|
| 1.75% | 0.40% | 1.80% | -0.40% |
| 1.95% | 0.55% | 2.05% | -0.40% |
| 2.00% | 0.45% | 1.90% | -0.40% |
| 2.10% | 0.45% | 1.90% | -0.40% |
| 2.20% | 0.50% | 1.95% | -0.40% |
| These rates are fixed for the term of the deposit. Different rates may be available for large amounts. | | | |

Please note that interest is paid quarterly on Current and Watani Super Accounts and monthly on Notice Accounts. The rates shown are contractual. 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 available on our website for the various types of account. Note that as the AER is only calculated to two decimal places it may not always differ from the contractual rate.

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