

Schedule updated: 28.12.2022	Currency				Currency			
Please ask us about deposits in other currencies.	KWD	GBP	USD	EUR	KWD	GBP	USD	EUR
Watani Super Accounts Interest is payable calendar quarterly.	Amount of Deposit				Annual Interest Rate (Variable)			
Tier 1 rate : minimum account balance	1,000	1,000	2,000	2,000	0.10%	0.15%	0.15%	0.00%
Tier 2 rate : starts from	5,000	15,000	25,000	25,000	0.10%	0.2%	0.2%	0.00%
Tier 3 rate : starts from	25,000	50,000	100,000	80,000	0.10%	0.25%	0.25%	0.00%
Deposit Type	Minimum Deposit				Annual Interest Rate			
35 Days Notice	None	None	None	None	2.00%	2.10%	2.75%	0.70%
95 Days Notice	None	None	None	None	2.75%	2.50%	3.50%	1.00%
Six months - Fixed Term	25,000	50,000	100,000	100,000	2.75%	3.00%	3.75%	1.50%
Nine months - Fixed Term					2.75%	3.25%	3.75%	1.75%
Twelve months - Fixed Term					3.25%	3.60%	4.25%	2.00%
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.			

Minimum Balance (thresholds) & Minimum Balance Charge

Please note the Minimum Balance depends upon whether your Account is Retail or Private Banking. You will be notified upon opening your Account if you are Retail or Private Banking. We set out below the standard Minimum Balance for Retail and Private Banking customers in GBP Sterling (or equivalent) for the aggregate monthly average amount across all balances you have with us. If you require further information please refer to the FAQ on homepage of our website **Important Announcement (nbk.com)** or contact your Relationship Manager.

Minimum Account Balance (Aggregate monthly average across all balances you have with us)	
Private Banking Customers GBP 300,000 (or equivalent)	Retail Banking Customers GBP 100,000 (or equivalent)

*Retail Customers who opened accounts before 1st May 2022 have a reduced Minimum Balance of GBP 50,000 equivalent

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.