

<b>Account name:</b>	Current Account
<b>Currencies available:</b>	KWD, GBP, USD and EUR
<b>What is the interest Rate?</b>	The Current Account is a non-interest-bearing account, meaning the interest rate is 0%.
<b>Can NBKI change the Interest rate?</b>	If a negative interest rate is applied, we will notify you at least 14 days before the changes take effect and you will have 30 days from the notification date during which you can withdraw funds or close your account.
<b>Can I withdraw money?</b>	Yes, you have instant access to your account, you can make as many withdrawals as you like free of any fee or charge.
<b>Is there a minimum balance to open a Current Account?</b>	The minimum balance required to open a Current Account is £100,000. Minimum Balance Threshold and Minimum Balance Charge may apply.
<b>How do I open &amp; manage my account?</b>	<ul style="list-style-type: none"><li>• You will need to be over 18 years old and residing or with direct linkage with NBK Group Core countries: Kuwait, Saudi Arabia, United Arab Emirates, Bahrain, Egypt, Lebanon, and Iraq.</li><li>• You will need a:<ul style="list-style-type: none"><li>– Valid Passport and a National Identification Card.</li><li>– Evidence of your permanent residential address.</li><li>– 12 months bank statements.</li><li>– We might ask for additional documents when we review your application.</li></ul></li><li>• View and manage your account through online, at the branch or by contacting your dedicated Relationship Manager</li><li>• Available as sole or joint account, you can add joint account members to your accounts with NBKI.</li><li>• You can authorise another person to operate the account for you under a Third Party Mandate.</li><li>• Apply for a Debit Card which offers 24/7 cash withdrawals, contactless payments, in-store and online purchases.</li></ul>
<b>Information about Tax:</b>	<ul style="list-style-type: none"><li>• If interest is applied, it will be paid without the deduction of tax.</li><li>• Individuals who are UK tax payers may have to pay tax on any interest received that exceeds their Personal Saving Allowance.</li><li>• Further information on Personal Saving Allowance can be found at <a href="https://www.gov.uk/apply-tax-free-interest-on-savings">https://www.gov.uk/apply-tax-free-interest-on-savings</a></li></ul>

**Financial Services Compensation Scheme** Your eligible deposits with National Bank of Kuwait (International) PLC are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please contact us on +44 207 224 2277 or by email at [info@nbki.com](mailto:info@nbki.com), refer to the FSCS website <http://www.fscs.org.uk> or [leaflet](#) or call the FSCS on 020 7741 4100 or 0800 678 1100.

**National Bank of Kuwait (International) PLC.** Registered in England & Wales with Company Number 02773743. Our registered office is NBK House, 13 Georges Street, London, W1U 3QJ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as firm number 171532.

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