



Savings Account

What is the account type?

Saving Account

What are the key features of the account?

- > Instant access savings account offering a flexible way to save while maintaining easy access to your funds.
- > Available in GBP, USD, EUR and QAR.
- > No minimum or maximum balance requirement.
- > Unlimited number of withdrawals and deposits.
- > Interest is earned on all cleared balances, calculated daily and paid on a monthly basis.

What is the interest rate?

The applicable rate is subject to change. Please contact your Relationship Manager for more information.

What would the estimated balance be after 12 months based on a £1000 deposit and an illustrative rate of 1.5% per annum?

Interest earned	Balance after 12 months
£15.00	£1,015.00

The figures above are provided for illustrative purposes only. The actual interest rate applicabe will depend on the prevailing rate at the time of application.

Is the applicable interest rate subject to change?

Yes, the applicable interest rate may change at any time at the Bank's discretion. Any change will be communicated to you in accordance with the Bank's Terms and Conditions.

How can I apply for a savings account, and what are the eligibility criteria?

To apply for a Savings Account, you must:

- > Be aged 18 or over.
- > Hold a current account with the Bank.
- > Complete the Saving Account application form at any branch within the QNB Group network.

Please contact your Relationship Manager for more information.

Additional information

- > You can close the savings account at any time.
- > The Bank does not deduct tax from any interest paid to you.
- > Account may be opened in sole or joint names, subject to the nature and structure of the relationship with the Bank.

Please do contact your Relationship Manager for more information.

Financial Services Compensation Scheme (FSCS)

Eligible deposits are protected by the Financial Services Compensation Scheme (FSCS), up to £120,000 per eligible person, per authorised firm.

Definitions

- > AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year.
- > These accounts are subject to CRS/ FATCA tax declaration.
- > Gross interest is the rate of interest if interest were paid and not compounded each year.

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