

USB BANK PLC - INTEREST RATES FOR DEPOSITS IN EURO

Account Categories	Deposit Balance	Annual Interest Rate
Current Account*	any amount	0.00%
icount	any amount	0.40%
Savings Account With Notice	€1-€19,999.99	0.05%
	€20,000-€49,999.99	0.10%
	€50,000-€249,999.99	0.25%
	above €250,000	0.35%
Three Months Notice Account	€1-€19,999.99	0.30%
	€20,000-€49,999.99	0.50%
	€50,000-€249,999.99	0.60%
	above €250,000	0.80%
Six Months Notice Account	€1-€19,999.99	0.60%
	€20,000-€49,999.99	0.80%
	€50,000-€249,999.99	0.90%
	above €250,000	1.00%

* Operates with a chequebook with optional connection to Visa Credit Card.

TERM DEPOSITS SCHEMES

Product Category	Deposit Balance	Product Interest Rate
One Week Term Deposit	€1-€249,999.99	0.00%
	€250,000-€499,999.99	0.00%
	above €500,000	0.00%
One Month Term Deposit	€1-€99,999.99	0.20%
	€100,000-€249,999.99	0.30%
	€250,000-€499,999.99	0.35%
	above €500,000	0.40%
Three Months Term Deposit	€1-€99,999.99	0.75%
	€100,000-€249,999.99	0.85%
	€250,000-€499,999.99	1.00%
	above €500,000	1.15%
Six Months Term Deposit	€1-€99,999.99	1.10%
	€100,000-€249,999.99	1.20%
	€250,000-€499,999.99	1.30%
	above €500,000	1.40%
One Year Term Deposit	€1-€99,999.99	1.25%
	€100,000-€249,999.99	1.35%
	€250,000-€499,999.99	1.50%
	above €500,000	1.60%

All Fixed Deposits receive a fixed interest rate during the term of the deposit.

SPECIAL DEPOSIT SCHEMES

SAVE UP 1,3,6

Product	Deposit Balance	Annual Interest rate
Save Up 1	€1-€24,999.99	0.05%
	€25,000-€49,999.99	0.10%
	€50,000-€99,999.99	0.15%
	€100,000-€249,999.99	0.25%
	€250,000-€499,999.99	0.30%
	above €500,000	0.35%
Save Up 3	€1-€24,999.99	0.05%
	€25,000-€49,999.99	0.15%
	€50,000-€99,999.99	0.40%
	€100,000-€249,999.99	0.50%
	€250,000-€499,999.99	0,65%
	above €500,000	0,75%
Save Up 6	€1-€24,999.99	0.10%
	€25,000-€49,999.99	0.20%
	€50,000-€99,999.99	0.50%
	€100,000-€249,999.99	0.80%
	€250,000-€499,999.99	0.90%
	above €500,000	1.00%

USBBANK CURRENT DAILY

Product	Deposit Balance	Annual Interest Rate
Current Daily	Any Amount	0%

MINOR PLUS

Product	Deposit Balance	Annual Interest Rate
Minor Plus	Up to €19,999.99	0.50%
	€20,000-€49,999.99	1.00%
	€50,000-€249,999.99	1.20%
	above €250,000	1.50%

The present guides are reviewed and updated by the Bank from time to time with the aim of including therein all deposit products of the Bank as well as the valid product interest rates. Every effort has been made to ensure the accuracy of the information but is meant that in the case of deposit, the precise terms that will govern the collaboration between the Bank and the customer as well as the effective interest rate and the way that it is altered from time to time, will be given in writing.

The Bank reserves the right to change the interest rates, withdraw or alter the deposit schemes any time at its discretion.