بنـــك لنـــدن والشـــرق الأوســـط
Bank of London & The Middle East

Summary Box

Key Product Information for our Premier Deposit Account

Account Name	1 Year Premier Deposit Account
What is the interest rate*?	The account operates using Expected Profit Rates. The Expected Profit Rate is currently 4.55% GROSS / 4.55% AER fixed for 1 Year. Profit payments will be paid to your nominated account on an annual basis or upon maturity if the deposit is for less than 1 year.
Can BLME change the interest rate*?	Yes, but only with your consent and as detailed in the Deposit Investment Terms.
What would the estimated balance be after 1 Year based on a £1,000.00 deposit?	£1,045.50 The above projection is provided for illustrative purposes only, and is the estimated return over the life of the deposit.
How do I open and manage my account?	A Transfer Account with BLME must be opened in order to open a Premier Deposit Account. New customers (UK residents only) can apply for a Premier Deposit Account by completing the online application process at www.blme.com. Existing customers can open another Premier Deposit subject to funding the new deposit with at least the minimum Deposit Amount. Existing customers can communicate with us regarding their account via the online web facilities or direct via email to savings@blme.com **Minimum deposit:** £1,000.00 **Maximum deposit:** £1,000,000.00 (or higher at our discretion).
Can I withdraw money?	Strictly no early withdrawals are allowed, except solely in the event you or a joint account holder dies or are diagnosed with a terminal illness. The Premier Deposit Account does NOT operate on the basis that you can break the deposit and pay a penalty in order to access your funds early. We will communicate with you one month before the final maturity date of your deposit to advise you of your options. The account holding your Premier Deposit is NOT automatically renewed at the end of the fixed term for a further fixed term.
Additional information	**Tax status:** Paid gross of income tax (no tax deducted) **'Cooling Off' period:** You may cancel your Premier Deposit within fourteen (14) days from the date of our Acceptance. **AER** stands for Annual Equivalent Rate. If you left a sum of money in your account all year, the AER would be the profit rate you would get if we paid you profit during the course of the year and your subsequently higher balance then earned more profit by compounding.

Details correct as at 28/08/2026

* Bank of London and The Middle East plc operates under Islamic finance principles and does not offer interest based products instead we pay a profit rate. Capitalised words in this summary shall have the meaning given to them in the Deposit Investment Terms. The information provided above is a summary of the key features of the Premier Deposit Account and is not intended to be a substitute for reading the Deposit Investment Terms (available at www.blme.com) that apply to the account.

Bank of London and The Middle East plc are a member of and covered by the Financial Services Compensation Scheme ("FSCS") established by the Financial Services and Markets Act 2000.

The FSCS may pay you compensation if you are eligible and we are not able to meet our obligations under these Terms. Most depositors, including most individuals and small businesses, are covered by the scheme. For further information about the FSCS (including the amounts covered and eligibility to claim), please refer to the FSCS website at www.fscs.org.uk.

If you would like this in large print, audio or another format please contact us.