# Summary Box

## Key Product Information for our 90 Day Notice Account (No longer available for new applications) (Issue 5)

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| **Account Name** | 90 Day Notice Account (No longer available for new applications) (Issue 5) |
| **What is the interest rate*?** | The account operates using Expected Profit Rates.<br>The Expected Profit Rate is currently 4.50% GROSS / 4.58% AER.<br>The Profit payments will be paid quarterly to your Nominated Account. |
| **Can BLME change the interest rate*?** | Yes, the Expected Profit Rate is variable and we can increase or decrease this rate. We will always provide you with 60 days' notice of any change. |
| **What would the estimated balance be after 1 year based on a £10,000.00 deposit?** | £10,450.00<br>The above projection is provided for illustrative purposes only. It assumes an Expected Profit Rate of 4.50% GROSS / 4.58% AER, that a £10,000.00 account balance is maintained for 1 year and that there is no change to the Expected Profit Rate during that time. |
| **How do I open and manage my account?** | New or existing BLME customers who are UK residents and aged 18 years or over can apply for a 90 Day Notice Account (No longer available for new applications) by completing the online application process at www.blme.com.<br>Existing customers can communicate with us regarding their account via the online web facilities or direct via email to www.blme.com.<br>**Minimum initial deposit:** £10,000.00<br>**Maximum deposit amount:** £1,000,000.00 (or higher at our discretion)<br>**Minimum account balance:** £1,000<br>You can make additional payments to your account at any time |
| **Can I withdraw money?** | Withdrawals are permitted if you provide us with (90 Days) days' notice. There are no penalties for doing this. Once your withdrawal request is accepted by us it cannot be cancelled.<br>**Minimum withdrawal amount:** £1,000.00 |
| **Additional information** | **Tax status:** Paid gross of income tax (no tax deducted)<br>**'Cooling Off' period:** You may cancel your Account within fourteen (14) days from the date of our Acceptance.<br>**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 12/11/2026

* 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 90 Day Notice Account (No longer available for new applications) (Issue 5) 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.**

Bank of London and The Middle East plc ("BLME") is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority ("FCA") and the Prudential Regulation Authority ("PRA"). BLME appears on the FCA Register under firm reference number 464292. Its registered company number is 05897786. The registered office address is 20 Churchill Place, Canary Wharf, London, E14 5HJ. Bank of London and The Middle East plc DIFC Branch is regulated by the Dubai Financial Services Authority ("DFSA") as a Category 4 Authorised Firm. The registered office is Office 2904, Level 29, Al Fattan Currency House, Dubai International Financial Centre, Dubai, UAE, PO Box 506557 and the DFSA Firm Reference Number is F0003552.