

**SUMMARY BOX FOR KUWAIT FINANCE HOUSE PLC: CALL DEPOSIT ACCOUNT (KWD) (INSTANT ACCESS SAVINGS ACCOUNT)**

This key product information is effective from and including: 18 March 2024.

<b>Account Name</b>	Call Deposit Account (KWD) (Instant Access Savings Account)
<b>What is the interest rate?</b>	0.0375% Gross and 0.0375% AER A minimum balance of 2,500.00 KWD is required to earn interest.  Interest is calculated daily on the balance at the end of the day and paid twice a year: on 30 June and 31 December.  Interest is only payable on end of day balances of 2,500 KWD and over.  Details of the level of the interest rate applicable can be provided by your Relationship Manager or can be found on our website: <a href="http://www.uk.kfh.com">www.uk.kfh.com</a>
<b>Can Kuwait Finance House PLC change the interest rate?</b>	Yes. We may change our interest rate that applies to this call deposit account. We may review the interest rate if the Bank of England base rate changes. Please refer to our Terms and Conditions for further information.
<b>What would the estimated balance be after 12 months of 1,000 on your chosen currency</b>	A deposit of 1,000 KWD at a rate of 0.0375% will be 1,000.38 KWD This example assumes that there are no additional deposits or withdrawals and the interest rate stays the same during a 12 month period.  The projection is provided for illustrative purposes only and does not take into account your individual circumstances.
<b>How do I open and manage my account?</b>	To open a Call Deposit Account, you must apply through the Private Banking or Premium Banking Relationship Management teams in London. You can contact us by any of the following, whichever is more suitable for you: <ul style="list-style-type: none"> <li>• in person at our offices: 35 Portman Square, London WH1 6LR</li> <li>• by telephone: +44 (0) 20 7487 6500</li> <li>• by email: <a href="mailto:info.kfhplc@kfh.com">info.kfhplc@kfh.com</a></li> <li>• by contacting your Relationship Manager directly</li> </ul> <p>The product is available to individuals on a sole or joint (up to 4 persons) basis.</p>

	<p>To be eligible to apply, you must:-</p> <ul style="list-style-type: none"> <li>• Have a Current Account (GBP) with Kuwait Finance House PLC.</li> <li>• There is no maximum amount for a Call Deposit Account (KWD).</li> </ul> <p>Your application acceptance will be subject to the successful completion of an Account Opening Application Form and documents the Bank may require.</p>
<p><b>Can I withdraw money?</b></p>	<p>Yes, this is an instant access account and there are no limits on the number of withdrawals that can be made, subject to maintaining the minimum balance requirements.</p>
<p><b>Additional information</b></p>	<p>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded on an annual basis.</p> <p>Gross is the rate of interest payable without the deduction of income tax.</p> <p>Any interest is paid gross to your account, and it is your responsibility to pay tax on any money you may owe to HM Revenue and Customs (HMRC) or to your relevant tax authority.</p> <p>This product is protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme.</p> <p>For further information about the compensation provided by the FSCS, refer to the FSCS website at <a href="http://www.FSCS.org.uk">www.FSCS.org.uk</a></p> <p>The information provided is a summary of the key features of the Call Deposit Account and is not intended to be a substitute for reading the Terms and Conditions that apply to the account.</p>

Kuwait Finance House PLC (a wholly owned subsidiary of KFH Group) is registered in England and Wales under No. 00877859 and with a registered office in the UK at 35 Portman Square, London W1H 6LR. Kuwait Finance House PLC is a member of the Financial Services Compensation Scheme and is subject to the jurisdiction of the Financial Ombudsman Service. Full details of these schemes can be obtained upon request. Kuwait Finance House PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number: 131818). Member of the KFH Group of Companies.