

Summary Box

GBP Fixed Rate D	eposit			
Balance		erm		Interest rate
	1 y	ear	4.01	% Gross
£1000-£100000	0 1.5	years 4.109		% Gross
	2 y	ears	4.35	% Gross
		/ears 4.409		% Gross
	4 y			% Gross
	5 y	ears 4.45		% Gross
Interest is calculated on closing balances at the end of each day and paid annually. Interest can be paid to your bank or building society account annually. For all tenures interest is calculated as Simple Interest. Therefore, if interest is added to your account annually, the annual interest added, is not compounded for interest purposes.				
No, once your account is opened the rate will remain static for the fixed term.				
Initial deposit	Term	n Interest rate		Balance after
				fixed term
£1000	1 year	4.01% Gr	oss	£1,040.10
£1000	1.5 years	4.10% Gr	oss	£1,061.50
£1000	2 years	4.35% Gr	oss	£1,087.00
£1000	3 years	4.40% Gr	oss	£1,132.00
£1000	4 years	rs 4.45% Gross		£1,178.00
£1000	5 years	4.45% Gr	OSS	£1,222.50
 For the purpose of this calculation it is assumed Initial deposit of £1,000. No change in interest rate during the fixed term. No additional deposits/withdrawals. Projection provided for illustrative purposes only, and does not take into assount individual singurates on the purposes. 				
	Balance £1000-£100000 Interest is calculat and paid annually. Interest can be pa For all tenures int interest is added t is not compounde No, once your ac fixed term. Initial deposit £1000 For the purpose of No additi Projection provide	1 y £1000-£10000001.52 y3 y4 y5 yInterest is calculated on closin and paid annually.Interest can be paid to your bac For all tenures interest is calcu interest is added to your accout is not compounded for interestNo, once your account is oper fixed term.10001 year £1000£10001.5 years £1000£10002 years £1000£10003 years £1000£10005 years£10005 years£10005 years£10005 years£10005 years£10005 years£10005 years£10005 years£10005 yearsFor the purpose of this calcul • Initial deposit of £1,0 • No change in interest • No additional depositProjection provided for illustrational deposit	BalanceTerm1 year£1000-£10000001.5 years2 years3 years4 years5 yearsInterest is calculated on closing balancesand paid annually.Interest can be paid to your bank or buildFor all tenures interest is calculated as Siinterest is added to your account annuallyis not compounded for interest purposes.No, once your account is opened the ratfixed term.10001 year£10001 years£10002 years4.35% Gr£10003 years£10004 years£10005 years£10005 years£10001.5 years£10001.5 years£10001.5 years£10001.5 years£10003 years£10005 years£10001.5 years<	BalanceTerm1 year4.014£1000-£10000001.5 years2 years4.3553 years4.4004 years4.4555 years4.455Interest is calculated on closing balances at the orand paid annually.Interest can be paid to your bank or building soctFor all tenures interest is calculated as Simple Irinterest is added to your account annually, the aris not compounded for interest purposes.No, once your account is opened the rate will rfixed term.Initial depositTermInterest rate£10001 year4.01% Gross£10002 years4.35% Gross£10003 years4.40% Gross£10005 years4.45% Gross£10005 years4.45% Gross£10005 years4.45% Gross£10006 this calculation it is assumed• Initial deposit of £1,000.• No additional deposits/withdrawals.Projection provided for illustrative purposes onl



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How do I open and manage my account?	Eligibility A Fixed Rate Deposit account can be opened by individuals, joint account, partnership firms, companies, charitable organizations, trusts or other organizations formed within the legal framework.
	Account holders must be aged 18 years or over.
	 How to open the account The Fixed Rate Deposit account can be opened through either of the following two ways: In Branch: By visiting the branch in person along with the original documentation requested in the application form and submitting the application or
	 By Post: By completing the application form and; *Attaching copies of the documentation requested in the application form and *Enclosing a self-drawn cheque of minimum GBP100 on your existing account with a UK bank or building Society
	 Minimum/Maximum balance Minimum amount of deposit is £1,000.00 Maximum amount of deposit is £1,000,000.00
	 How to manage the account The Fixed Rate Deposit account can be operated ➢ Through Branch Banking ➢ By post ➢ E-mail or fax (subject to your consent and signing of indemnity bond to this effect).
Can I withdraw money?	 No, you cannot make withdrawals during the fixed term. A notice of maturity will be sent to you two weeks before your fixed rate deposit account matures. If we do not hear from you, we reserve the right to reinvest your funds, in another Fixed Rate Savings account or any other savings option we make available at that time for the same period.



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Additional information	 There is no cancellation period with this account. Tax is not deducted from the interest we pay you. It is your responsibility to ensure that any tax is paid.
	 The value of tax benefits depends on individual circumstances and could change in the future. Definitions
	GROSS : The interest rate you earn on money in your account before income tax is deducted and not compounded each year



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