# SHANGHAI COMMERCIAL BANK LTD
# LONDON BRANCH

**FOR CUSTOMER REFERENCE ONLY**

## CURRENT ACCOUNT - ESTIMATED BALANCE

| BALANCE | | INTEREST RATE | | ESTIMATED INTEREST EARNED | ESTIMATED BALANCE AT END OF 12 MONTHS |
|---|---|---|---|---|---|
| | | GROSS | AER | | |
| GBP | 20,000.00 | 0.0000% | 0.0000% | 0.00 | 20,000.00 |

## DEPOSIT ACCOUNT - ESTIMATED BALANCE

| BALANCE | | INTEREST RATE | | ESTIMATED INTEREST EARNED | ESTIMATED BALANCE AT END OF 12 MONTHS |
|---|---|---|---|---|---|
| | | GROSS | AER | | |
| GBP | 20,000.00 | 1.8000% | 1.8122% | 362.44 | 20,362.44 |
| USD | 20,000.00 | 1.8000% | 1.8122% | 362.44 | 20,362.44 |

## TIME DEPOSIT ACCOUNT - ESTIMATED BALANCE

| TERM | DEPOSIT GBP | INTEREST RATE | | ESTIMATED INTEREST EARNED (GBP) | ESTIMATED BALANCE AT END OF DEPOSIT TERM (GBP) |
|---|---|---|---|---|---|
| | | GROSS | AER | | |
| 1 months | 10,000 | 2.4000% | 2.4266% | 20.00 | 10,020.00 |
| | 100,000 | 2.8000% | 2.8362% | 233.33 | 100,233.33 |
| 2 months | 10,000 | 2.5000% | 2.5262% | 41.67 | 10,041.67 |
| | 100,000 | 2.9000% | 2.9353% | 483.33 | 100,483.33 |
| 3 months | 10,000 | 2.9000% | 2.9317% | 72.50 | 10,072.50 |
| | 100,000 | 3.1000% | 3.1362% | 775.00 | 100,775.00 |
| 6 months | 10,000 | 3.0000% | 3.0225% | 150.00 | 10,150.00 |
| | 100,000 | 3.2000% | 3.2256% | 1,600.00 | 101,600.00 |
| 12 months | 10,000 | 3.0000% | 3.0000% | 300.00 | 10,300.00 |
| | 100,000 | 3.2000% | 3.2000% | 3,200.00 | 103,200.00 |

| TERM | DEPOSIT USD | INTEREST RATE | | ESTIMATED INTEREST EARNED (USD) | ESTIMATED BALANCE AT END OF DEPOSIT TERM (USD) |
|---|---|---|---|---|---|
| | | GROSS | AER | | |
| 1 month | 10,000 | 2.8000% | 2.8362% | 23.33 | 10,023.33 |
| | 100,000 | 3.1000% | 3.1444% | 258.33 | 100,258.33 |
| 2 months | 10,000 | 2.9000% | 2.9353% | 48.33 | 10,048.33 |
| | 100,000 | 3.1000% | 3.1403% | 516.67 | 100,516.67 |
| 3 months | 10,000 | 2.9000% | 2.9317% | 72.50 | 10,072.50 |
| | 100,000 | 3.1000% | 3.1362% | 775.00 | 100,775.00 |
| 6 months | 10,000 | 3.0000% | 3.0225% | 150.00 | 10,150.00 |
| | 100,000 | 3.2000% | 3.2256% | 1,600.00 | 101,600.00 |
| 12 months | 10,000 | 3.0000% | 3.0000% | 300.00 | 10,300.00 |
| | 100,000 | 3.2000% | 3.2000% | 3,200.00 | 103,200.00 |

**NOTES:**

AER stands for Annual Equivalent Rate. This shows what the interest rate would be if interest was paid and compounded each year.

Gross rate is the rate payable without tax taken off.