

## Summary Box

## Key Product Information for our Premier Deposit Account

Account Name	7 Year Premier Deposit Account
What is the interest rate*?	<p>Premier Deposits operate using fixed Expected Profit Rates. The Expected Profit Rate is currently 2.50% GROSS AER fixed for 7 Years and the profit instalment is paid annually.</p> <p>AER means Annual Equivalent Rate and illustrates what the Expected Profit Rate would be if the expected profit were paid and compounded each year.</p>
Can BLME change the interest rate*?	Only with your consent. Please refer to Clauses 1.5 and 3 in our Deposit Investment Terms.
What would the estimated balance be after 7 Years based on a £25,000 deposit?	<p>£29,375.00</p> <p>The above projection is provided for illustrative purposes only and does not take into account your individual circumstances.</p>
How do I open and manage my account?	<p>A Transfer Account with BLME must be opened in order to open a Premier Deposit Account.</p> <p>New customers (UK residents only) can apply for a Premier Deposit Account by completing the online application process. The link to apply for a Premier Deposit Account is <a href="#">here</a>.</p> <p>Existing customers can open another Premier Deposit subject to funding the new deposit with at least the minimum Deposit Amount. The link to the application form is <a href="#">here</a>.</p> <p><b>Minimum deposit:</b> £25,000  <b>Maximum deposit:</b> £2,000,000 (or higher at our discretion).</p> <p>If you wish to contact us, we would prefer you email us otherwise please send your communication by first class post.</p> <p>Email address: <a href="mailto:pda@blme.com">pda@blme.com</a>  Postal address: BLME – PDA Team, 20 Churchill Place, Canary Wharf, London, E14 5HJ.</p> <p>You will not be able to view or manage this account online.</p>
Can I withdraw money?	<p>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.</p> <p>We will write to you around 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.</p>
Additional information	<p><b>Tax status:</b> Paid gross of income tax (no tax deducted)</p> <p><b>'Cooling Off' period:</b> You may cancel your Premier Deposit within fourteen (14) days from the date of our Acceptance.</p>

Details correct as at 26/04/2024

\*Bank of London and The Middle East plc operates under Islamic finance principles and does not offer interest based products.

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 and terms and conditions (available at [www.blme.com](http://www.blme.com)) that apply to the account.

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