

**Declared Indicative Rate Sheet**  
**Effective from 1<sup>st</sup> January 2026 – 31<sup>st</sup> January 2026**

This document provides key details about the indicative interest rates for UBL Savings and Term Deposit Products. The rates quoted are annual equivalent rates that illustrates the annualized return if interest were paid and compounded for a full calendar year.

<b>SAVINGS/ CALL ACCOUNT</b>	
Currency	Annualized Interest Rate
AED	0.1 %
USD	0.1 %
GBP	0.1 %
EURO	0.1 %

<b>TERM DEPOSIT ACCOUNT</b>				
Currency	1 Months	3 Months	6 Months	12 Months
AED	3.2575%	3.1555%	3.1266%	3.1201%
USD	3.2575%	3.1555%	3.1266%	3.1201%
GBP	3.2975%	3.2555%	3.2166%	3.2701%
EURO	1.5075%	1.4755%	1.5166%	1.6601%

- Minimum Balance Requirement: Month-to-Date Average Balance of AED 3,000 or equivalent in other currencies.
- Interest is calculated daily on the closing balance of your account.
- Interest is credited to your account on Bi-Annual Basis
- The interest rate is variable and may change based on market conditions and the Bank's pricing policy. The latest monthly applicable rates are published on our website and available at all UBL branches.
- A fee may be charged if you fail to maintain the required minimum monthly average balance criteria. For more details on Savings Account product please refer to Savings Account Key Fact Statement (KFS) & Schedule of Charges (SOC) available on UBL UAE website.

- Minimum Deposit Requirement: AED 10,000 or USD /GBP / EURO 5,000
- Fixed annual rate applicable until the maturity of the deposit.
- Interest accrues daily and is paid at maturity of term deposit.
- Preferential Rates are available at management discretion. Please contact any UBL UAE branch for assistance & details.
- Premature withdrawal may incur fees and charges. For full details, please refer to the Term Deposit Key Facts Statement (KFS) available on UBL UAE website.
- In case of automatic rollover, the prevailing base rate on term deposits as published on the Bank's website on the rollover date shall apply

United Bank Limited is licensed by the Central Bank of the UAE  
 Declared Indicative Interest Rates – Savings & Term Deposit Account.