

## To all Bira Bank depositors – current rates

Effective from 01/01/21

EFFECTIVE: As above	Gross Rate %		AER%	
	New	Previous	New	Previous
<b>Deposit Account</b>				
3 months' notice (up to £75k)	0.50	0.75	0.50	0.75
3 months' notice (over £75k)	0.05	0.10	0.05	0.10
1 months' notice	0.10	0.10	0.10	0.10
Call	0.10	0.10	0.10	0.10
<b>185 Days' Notice Account</b> £5,000 to £250,000	0.70	0.85	0.70	0.85
<b>366 Day Fixed Term Account</b> Issue 7 £5,000 to £250,000	0.85	1.00	0.85	1.00
<b>18 Month Fixed Term Account</b> Issue 2 £5,000 to £250,000	0.95	1.05	0.95	1.05
<b>2 Year Fixed Term Account</b> Issue 6 £5,000 to £250,000	1.05	1.10	1.05	1.10
<b>30 Month Fixed Term Account</b> Issue 2 £5,000 to £250,000	1.15	1.20	1.15	1.20
<b>3 Year Fixed Term Account</b> Issue 4 £5,000 to £250,000	1.25	1.30	1.25	1.30
<b>4 Year Fixed Term Account</b> Issue 2 £5,000 to £250,000	1.30	1.35	1.30	1.35
<b>Standard Cash ISA</b>	0.60	0.75	0.60	0.75
<b>1 Year Fixed Rate Cash ISA</b> Issue 7	0.75	0.85	0.75	0.85
<b>2 Year Fixed Rate Cash ISA</b> Issue 6	0.85	0.95	0.85	0.95
<b>3 Year Fixed Rate Cash ISA</b> Issue 3	0.95	1.05	0.95	1.05
<b>Regular Savings Account</b> (Variable rate)				
£25-£1000pm up to £36,000	1.00	1.25	1.00	1.25
over £36,000	0.05	0.10	0.05	0.10

1. Interest will be Paid/Credited gross without deduction of income tax.
2. Annual Equivalent Rate (AER) is applicable when ½ yearly interest remains invested.
3. Interest is Paid or Credited at 31 March and 30 September.
4. Deposits with **Bira Bank LTD** are covered by the Financial Serviced Compensation Scheme established under the Financial Services and Markets Act (2000). Payments under the scheme are limited to a maximum payment to any to any one depositor of £85,000. Further details are available on request.

**David Pears &  
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Directors**

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**BIRA BANK LIMITED** is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services register No. 204478).