Key Product Information

Commercial Mortgage BRA Savings Pot

Effective from 6 November 2026

SUMMARY BOX

Product name

Allica Bank Savings Pot

What is the interest rate?

	Interest		
Aggregate balance in Savings Pot and linked Business Rewards Account†	Margin	Tracking Rate Gross	Tracking Rate AER*
Tier 1: £1-£19,999.99	n/a	0	0
Tier 2: £20,000-£39,999.99	2.92%	1.07%	1.08%
Tier 3: £40,000-£5,000,000	1.92%	2.06%	2.08%

Interest accrues on the balance in your Savings Pot and is calculated daily and paid monthly directly into your Savings Pot.

The interest rate is variable and tracks at a margin below the Bank of England base rate.

These rates are based on the Bank of England base rate of 4.00%. To monitor the Bank of England base rate visit www.bankofengland.co.uk

The minimum interest rate is 0.00%. This means that we may pay no interest dependent on your account balance and the defined margin below the Bank of England base rate at that time

† To determine the rate of interest to be applied to the balance on your Savings Pot the aggregate balance across your Savings Pot(s) and linked Business Rewards Account is calculated at the end of each calendar month by adding the daily balances in that calendar month and dividing by the number of days in that calendar month. The rate is applied to the balance from the first day of the next calendar month for the full calendar month.

*AER stands for annual equivalent rate and illustrates the interest rate if it was paid and compounded once each year.

You can boost the interest rate you earn in the following ways:

- If you make 15 or more bank transfers in a calendar month from your Business Rewards Account, your Savings Pot rate will be boosted by 0.5% in the following month. The boost will be applied each month these criteria are met ("**Bank Transfer Boost**").
- If you complete a successful switch (partial or full) with the Current Account Switch Service (CASS), your rate will be boosted by 0.5%. The boost will be applied from the first day of the month following the date of the successful switch for 6 months ("**Switching Boost**").

The maximum interest rate boost you can earn each month is 1%.

The illustration below assumes boosts are applied to a Tier 3 base interest rate. See appendix for illustrations of boosts being applied to Tier 1 and Tier 2 base interest rates.

	Boost applied	Gross	AER*
Interest rate without boost	0	2.06%	2.08%
Interest rate with Bank Transfer Boost (each month)	0.50%	2.55%	2.58%
Interest rate with Switching Boost (each month for 6 months)	0.50%	2.55%	2.58%
Interest rate with both boosts (max 6 months)	1.00%	3.04%	3.08%

What is the minimum and maximum I can invest?

You can invest between £1 and £5,000,000 into your Savings Pot.

You can make as many deposits as you like during the lifetime of the account up to a total of £5,000,000.

Can Allica Bank change the interest rate?

Yes we can. The interest rate on this Savings Pot is a tracker rate, so it can go up or down depending on the Bank of England base rate.

The margin is variable. This means that we can increase or reduce the margin at any time. See section 5 of the Savings Pot Account - Supplemental Terms and Conditions for details of how we may make an interest rate change.

If the base rate changes, or if the change to the margin is favourable to you, the new interest rate on your account will apply without notice, no more than 3 business days following a change in the base rate. Otherwise, if we change the margin to effectively lower a rate, we will notify you of the change via email at least 14 days before the change takes effect.

<table>
<tr><td rowspan="3">What would the estimated balance be after 12 months based on a £50,000 deposit?</td><td>Opening deposit</td><td>Interest earned after 12 months AER</td><td>Opening deposit plus interest earned after 12 months (AER)</td></tr>
<tr><td>£50,000</td><td>£1,040.00</td><td>£51,040.00</td></tr>
<tr><td colspan="3">This assumes that the Bank of England base rate as at 6 November 2026 remains unchanged at 4.00% during the 12 month period, the Tracking Rate remains unchanged during the 12 month period and is based on you not making any withdrawals or additional deposits from your Savings Pot, that you are on a Tier 3 base interest rate and does not take into account individual circumstances.</td></tr>
<tr><td rowspan="5">What would the estimated balance be after 12 months based on a £50,000 deposit if boosts have been applied for 12 consecutive months?</td><td>Opening deposit</td><td>Boost applied</td><td>Interest earned after 12 months AER</td><td>Opening deposit plus interest earned after 12 months (AER)</td></tr>
<tr><td>£50,000</td><td>Bank Transfer Boost of 0.50% applied each month</td><td>£1,290.00</td><td>£51,290.00</td></tr>
<tr><td>£50,000</td><td>Switching Boost of 0.50% applied each month for 6 months</td><td>£1,165.00</td><td>£51,165.00</td></tr>
<tr><td>£50,000</td><td>Bank Transfer Boost of 0.50% applied monthly
Switching Boost of 0.50% applied each month for 6 months</td><td>£1,415.00</td><td>£51,415.00</td></tr>
<tr><td colspan="4">This assumes that the Bank of England base rate as at 6 November 2026 remains unchanged at 4.00% during the 12 month period, the Tracking Rate remains unchanged during the 12 month period and is based on you not making any withdrawals or additional deposits from your Savings Pot, that you are on a Tier 3 base interest rate and does not take into account individual circumstances.</td></tr>
<tr><td>How do I open and manage my account?</td><td colspan="3">• You must have an open Business Rewards Account – a pot is automatically opened when you open a Business Rewards Account
• Your business must be UK based and registered with Companies House
• You can only open additional pots via the Allica mobile app or our online banking service
• You can view your balance and communicate through the Allica mobile app and our online banking service
• You can only fund a pot from your linked Business Rewards Account
• If you need to speak to someone, you can call us on 0330 094 3333 or +44 330 094 3333 if phoning from abroad</td></tr>
<tr><td>Can I withdraw money?</td><td colspan="3">• To request a withdrawal, simply log in to the Allica mobile app or our online banking service
• There are no charges for withdrawing from a pot
• Payments can only go back to your linked business rewards bank account</td></tr>
<tr><td>Additional information</td><td colspan="3">We will pay you your interest in full, without the deduction of income tax.</td></tr>
</table>

Date: 6 November 2026

Allica Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 821851). Registered office: 4th/5th Floor, 15 Worship Street, London EC2A 2DT. Registered in England and Wales with company number 7706156. Copyright © Allica Bank Limited. All rights reserved.

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Appendix

Tier 3 - £40,000 - £5,000,000

	Boost applied	Gross	AER*
Interest rate without boost	0	2.06%	2.08%
Interest rate with Bank Transfer Boost (each month)	0.50%	2.55%	2.58%
Interest rate with Switching Boost (each month for 6 months)	0.50%	2.55%	2.58%
Interest rate with both boosts (max 6 months)	1.00%	3.04%	3.08%

What would the estimated balance be after 12 months based on a £40,000 deposit?

Opening deposit	Interest earned after 12 months AER	Opening deposit plus interest earned after 12 months (AER)
£40,000	£832.00	£40,832.00

This assumes that the Bank of England base rate as at 6 November 2026 remains unchanged at 4.00% during the 12 month period, that the Tracking Rate remains unchanged during the 12 month period and is based on you not making any withdrawals or additional deposits from your Savings Pot and does not take into account individual circumstances.

What would the estimated balance be after 12 months based on a £40,000 deposit if boosts have been applied for 12 consecutive months?

Opening deposit	Boost applied	Interest earned after 12 months AER	Opening deposit plus interest earned after 12 months (AER)
£40,000	Bank Transfer Boost of 0.50% applied each month	£1,032.00	£41,032.00
£40,000	Switching Boost of 0.50% applied for each month for 6 months	£932.00	£40,932.00
£40,000	Bank Transfer Boost of 0.50% applied each month Switching Boost of 0.50% applied each month for 6 months	£1,132.00	£41,132.00

This assumes that the Bank of England base rate as at 6 November 2026 remains unchanged at 4.00% during the 12 month period, that the Tracking Rate remains unchanged during the 12 month period and is based on you not making any withdrawals or additional deposits from your Savings Pot and does not take into account individual circumstances.

Tier 2 - £20,000 - £39,999.99

	Boost applied	Gross	AER*
Interest rate without boost	0	1.07%	1.08%
Interest rate with Bank Transfer Boost (each month)	0.50%	1.57%	1.58%
Interest rate with Switching Boost (for 6 months)	0.50%	1.57%	1.58%
Interest rate with both boosts (max 6 months)	1.00%	2.06%	2.08%

What would the estimated balance be after 12 months based on a £20,000 deposit?

Opening deposit	Interest earned after 12 months AER	Opening deposit plus interest earned after 12 months (AER)
£20,000	£216.00	£20,216.00

This assumes that the Bank of England base rate as at 6 November 2026 remains unchanged at 4.00% during the 12 month period, that the Tracking Rate remains unchanged during the 12 month period and is based on you not making any withdrawals or additional deposits from your Savings Pot and does not take into

	account individual circumstances.			
What would the estimated balance be after 12 months based on a £20,000 deposit if boosts have been applied for 12 consecutive months?	Opening deposit	Boost applied	Interest earned after 12 months AER	Opening deposit plus interest earned after 12 months (AER)
	£20,000	Bank Transfer Boost of 0.50% applied each month	£316.00	£20,316.00
	£20,000	Switching Boost of 0.50% applied for each month for 6 months	£266.00	£20,266.00
	£20,000	Bank Transfer Boost of 0.50% applied each month Switching Boost of 0.50% applied each month for 6 months	£366.00	£20,366.00
	This assumes that the Bank of England base rate as at 6 November 2026 remains unchanged at 4.00% during the 12 month period, that the Tracking Rate remains unchanged during the 12 month period and is based on you not making any withdrawals or additional deposits from your Savings Pot and does not take into account individual circumstances.			

Tier 1 - £0 - £19,999.99

	Boost applied	Gross	AER*
Interest rate without boost	0	0	0
Interest rate with Bank Transfer Boost (each month)	0.50%	0.50%	0.50%
Interest rate with Switching Boost (each month for 6 months)	0.50%	0.50%	0.50%
Interest rate with both boosts (max 6 months)	1.00%	1.00%	1.00%

What would the estimated balance be after 12 months based on a £10,000 deposit?	Opening deposit	Interest earned after 12 months AER	Opening deposit plus interest earned after 12 months (AER)
	£10,000	£00.00	£10,000.00
	This assumes that the Bank of England base rate as at 6 November 2026 remains unchanged at 4.00% during the 12 month period, that the Tracking Rate remains unchanged during the 12 month period and is based on you not making any withdrawals or additional deposits from your Savings Pot and does not take into account individual circumstances.		

What would the estimated balance be after 12 months based on a £10,000 deposit if boosts have been applied for 12 consecutive months?	Opening deposit	Boost applied	Interest earned after 12 months AER	Opening deposit plus interest earned after 12 months (AER)
	£10,000	Bank Transfer Boost of 0.50% applied each month	£50.00	£10,050.00
	£10,000	Switching Boost of 0.50% applied each month for 6 months	£25.00	£10,025.00
	£10,000	Bank Transfer Boost of 0.50% applied each month Switching Boost of 0.50% applied each month for 6 months	£75.00	£10,075.00
	This assumes that the Bank of England base rate as at 6 November 2026 remains unchanged at 4.00% during the 12 month period, that the Tracking Rate remains unchanged during the 12 month period and is based on you not making any withdrawals or additional deposits from your Savings Pot and does not take into account individual circumstances.			

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