

Key Product Information

| SUMMARY BOX | | | | |
|--|--|--|--|--|
| Product name | Allica Bank Savings Pot | | | |
| What is the interest rate? | | | Interest | |
| | Balance | AER* | Gross | |
| | £1 - £5,000,000 | 3.83% | 3.83% | |
| | Interest is calculated daily and paid monthly directly into your linked Business Rewards Account. | | | |
| | *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: | | | |
| | <ul style="list-style-type: none"> 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%. | | | |
| | | Boost applied | AER* | Gross |
| | Interest rate without boost | 0 | 3.83% | 3.83% |
| Interest rate with Bank Transfer Boost (each month) | 0.5% | 4.33% | 4.33% | |
| Interest rate with Switching Boost (for 6 months) | 0.5% | 4.33% | 4.33% | |
| Interest rate with both boosts (max 6 months) | 1.0% | 4.83% | 4.83% | |
| 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 pot is variable. See section 5 of the Savings Pot Account - Supplemental Terms and Conditions | | | |
| What would the estimated balance be after 12 months based on a £10,000 deposit? | Opening deposit | Interest earned after 12 months | Opening deposit plus interest earned after 12 months | |
| | £10,000 | £383.00 | £10,383.00 | |
| | Interest is paid into your linked Business Rewards Account. This is based on you not making any withdrawals or additional deposits 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 | Opening deposit plus interest earned after 12 months |
| | £10,000 | Bank Transfer Boost of 0.5% applied each month | £433.00 | £10,433.00 |
| | £10,000 | Switching Boost of 0.5% applied for 6 months | £408.00 | £10,408.00 |
| | £10,000 | Bank Transfer Boost of 0.5% applied each month Switching Boost of 0.5% applied for 6 months | £458.00 | £10,458.00 |
| Interest is paid into your linked Business Rewards Account. This is based on you not making any withdrawals or additional deposits and does not take into account individual circumstances. | | | | |

| | |
|--|--|
| <p>How do I open and manage my account?</p> | <p>To open your pot:</p> <ul style="list-style-type: none"> • You must have an open Allica Business Rewards Account • Your business must be UK based and registered with Companies House • You can only open your pot 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 Allica 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 |
| <p>Can I withdraw money?</p> | <ul style="list-style-type: none"> • 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 account |
| <p>Additional information</p> | <p>We will pay you your interest in full, without the deduction of income tax.</p> |

Date: 13 January 2025

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www.allica.bank

Key Product Information

Effective from 1 May 2025

| SUMMARY BOX | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---------------------------------|--|--|---------------|------|-------|-----------------------------|---|-------|-------|---|------|-------|-------|---|------|-------|-------|---|------|-------|-------|
| Product name | Allica Bank Savings Pot | | | | | | | | | | | | | | | | | | | | | | |
| What is the interest rate? | | | Interest | | | | | | | | | | | | | | | | | | | | |
| | Aggregate balance in Savings Pot and linked Business Rewards Account† | AER* | Gross | | | | | | | | | | | | | | | | | | | | |
| | Tier 1: £1-£19,999.99 | 0 | 0 | | | | | | | | | | | | | | | | | | | | |
| | Tier 2: £20,000 - £39,999.99 | 2.83% | 2.83% | | | | | | | | | | | | | | | | | | | | |
| | Tier 3: £40,000 - £5,000,000 | 3.83% | 3.83% | | | | | | | | | | | | | | | | | | | | |
| <p>Interest accrues on the balance in your Savings Pot and is calculated daily and paid monthly directly into your linked Business Rewards Account.</p> <p>† To determine the rate of interest to be applied to the balance on your Savings Pot the aggregate balance across your Savings Pot 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.</p> <p>*AER stands for annual equivalent rate and illustrates the interest rate if it was paid and compounded once each year.</p> <p>You can boost the interest rate you earn in the following ways:</p> <ul style="list-style-type: none"> 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"). <p>The maximum interest rate boost you can earn each month is 1%.</p> <p>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.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Boost applied</th> <th style="text-align: center;">AER*</th> <th style="text-align: center;">Gross</th> </tr> </thead> <tbody> <tr> <td>Interest rate without boost</td> <td style="text-align: center;">0</td> <td style="text-align: center;">3.83%</td> <td style="text-align: center;">3.83%</td> </tr> <tr> <td>Interest rate with Bank Transfer Boost (each month)</td> <td style="text-align: center;">0.5%</td> <td style="text-align: center;">4.33%</td> <td style="text-align: center;">4.33%</td> </tr> <tr> <td>Interest rate with Switching Boost (for 6 months)</td> <td style="text-align: center;">0.5%</td> <td style="text-align: center;">4.33%</td> <td style="text-align: center;">4.33%</td> </tr> <tr> <td>Interest rate with both boosts (max 6 months)</td> <td style="text-align: center;">1.0%</td> <td style="text-align: center;">4.83%</td> <td style="text-align: center;">4.83%</td> </tr> </tbody> </table> | | | | | Boost applied | AER* | Gross | Interest rate without boost | 0 | 3.83% | 3.83% | Interest rate with Bank Transfer Boost (each month) | 0.5% | 4.33% | 4.33% | Interest rate with Switching Boost (for 6 months) | 0.5% | 4.33% | 4.33% | Interest rate with both boosts (max 6 months) | 1.0% | 4.83% | 4.83% |
| | Boost applied | AER* | Gross | | | | | | | | | | | | | | | | | | | | |
| Interest rate without boost | 0 | 3.83% | 3.83% | | | | | | | | | | | | | | | | | | | | |
| Interest rate with Bank Transfer Boost (each month) | 0.5% | 4.33% | 4.33% | | | | | | | | | | | | | | | | | | | | |
| Interest rate with Switching Boost (for 6 months) | 0.5% | 4.33% | 4.33% | | | | | | | | | | | | | | | | | | | | |
| Interest rate with both boosts (max 6 months) | 1.0% | 4.83% | 4.83% | | | | | | | | | | | | | | | | | | | | |
| What is the minimum and maximum I can invest? | <p>You can invest between £1 and £5,000,000 into your Savings Pot.</p> <p>You can make as many deposits as you like during the lifetime of the account up to a total of £5,000,000.</p> | | | | | | | | | | | | | | | | | | | | | | |
| Can Allica Bank change the interest rate? | <p>Yes we can. The interest rate on this Savings Pot is variable. See section 5 of the Savings Pot Account - Supplemental Terms and Conditions</p> | | | | | | | | | | | | | | | | | | | | | | |
| What would the estimated balance be after 12 months based on a £10,000 deposit? | Opening deposit | Interest earned after 12 months | Opening deposit plus interest earned after 12 months | | | | | | | | | | | | | | | | | | | | |
| | £10,000 | £383.00 | £10,383.00 | | | | | | | | | | | | | | | | | | | | |
| <p>Interest is paid into your linked Business Rewards Account.</p> <p>This 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.</p> | | | | | | | | | | | | | | | | | | | | | | | |

| 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 | Opening deposit plus interest earned after 12 months |
|---|--|--|---------------------------------|--|
| | £10,000 | Bank Transfer Boost of 0.5% applied each month | £433.00 | £10,433.00 |
| | £10,000 | Switching Boost of 0.5% applied for 6 months | £408.00 | £10,408.00 |
| | £10,000 | Bank Transfer Boost of 0.5% applied each month Switching Boost of 0.5% applied for 6 months | £458.00 | £10,458.00 |
| Interest is paid into your linked Business Rewards Account. This 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. | | | | |
| How do I open and manage my account? | <p>To open your pot:</p> <ul style="list-style-type: none"> You must have an open Business Rewards Account Your business must be UK based and registered with Companies House You can only open your pot 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 | | | |
| Can I withdraw money? | <ul style="list-style-type: none"> 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 | | | |
| Additional information | We will pay you your interest in full, without the deduction of income tax. | | | |

Date: 1 February 2025

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Appendix

Tier 1 - £0 - £19,999.99

| | Boost applied | AER* | Gross |
|---|---------------|------|-------|
| Interest rate without boost | 0 | 0 | 0 |
| Interest rate with Bank Transfer Boost (each month) | 0.5% | 0.5% | 0.5% |
| Interest rate with Switching Boost (for 6 months) | 0.5% | 0.5% | 0.5% |
| Interest rate with both boosts (max 6 months) | 1.0% | 1.0% | 1.0% |

| What would the estimated balance be after 12 months based on a £10,000 deposit? | Opening deposit | Interest earned after 12 months | Opening deposit plus interest earned after 12 months |
|--|-----------------|---------------------------------|--|
| | £10,000 | £00.00 | £10,000.00 |
| <p>Interest is paid into your linked Business Rewards Account.</p> <p>This is based on you not making any withdrawals or additional deposits from your Savings Pot, that you are on a Tier 1 base interest rate and does not take into account individual circumstances.</p> | | | |

| 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 | Opening deposit plus interest earned after 12 months |
|--|-----------------|--|---------------------------------|--|
| | £10,000 | Bank Transfer Boost of 0.5% applied each month | £50.00 | £10,050.00 |
| | £10,000 | Switching Boost of 0.5% applied for 6 months | £25.00 | £10,025.00 |
| | £10,000 | Bank Transfer Boost of 0.5% applied each month Switching Boost of 0.5% applied for 6 months | £75.00 | £10,075.00 |
| <p>Interest is paid into your linked Business Rewards Account.</p> <p>This is based on you not making any withdrawals or additional deposits from your Savings Pot, that you are on a Tier 1 base interest rate and does not take into account individual circumstances.</p> | | | | |

Tier 2 - £20,000 - £39,999,999.99

| | Boost applied | AER* | Gross |
|---|---------------|-------|-------|
| Interest rate without boost | 0 | 2.83% | 2.83% |
| Interest rate with Bank Transfer Boost (each month) | 0.5% | 3.33% | 3.33% |
| Interest rate with Switching Boost (for 6 months) | 0.5% | 3.33% | 3.33% |
| Interest rate with both boosts (max 6 months) | 1.0% | 3.83% | 3.83% |

| What would the estimated balance be after 12 months based on a £10,000 deposit? | Opening deposit | Interest earned after 12 months | Opening deposit plus interest earned after 12 months |
|--|-----------------|---------------------------------|--|
| | £10,000 | £283.00 | £10,283.00 |
| <p>Interest is paid into your linked Business Rewards Account.</p> <p>This is based on you not making any withdrawals or additional deposits from your Savings Pot, that you are on a Tier 2 base interest rate and does not take into account individual circumstances.</p> | | | |

| 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 | Opening deposit plus interest earned after 12 months |
|---|-----------------|--|---------------------------------|--|
| | £10,000 | Bank Transfer Boost of 0.5% applied each month | £333.00 | £10,333.00 |
| | £10,000 | Switching Boost of 0.5% applied for 6 months | £308.00 | £10,308.00 |

| | | | | |
|---|---------|--|---------|------------|
| | £10,000 | Bank Transfer Boost of 0.5% applied each month Switching Boost of 0.5% applied for 6 months | £358.00 | £10,358.00 |
| Interest is paid into your linked Business Rewards Account. This is based on you not making any withdrawals or additional deposits from your Savings Pot, that you are on a Tier 2 base interest rate and does not take into account individual circumstances. | | | | |

Tier 3 - £40,000 - £5,000,000

| | Boost applied | AER* | Gross |
|---|---------------|-------|-------|
| Interest rate without boost | 0 | 3.83% | 3.83% |
| Interest rate with Bank Transfer Boost (each month) | 0.5% | 4.33% | 4.33% |
| Interest rate with Switching Boost (each month) | 0.5% | 4.33% | 4.33% |
| Interest rate with both boosts (max 6 months) | 1.0% | 4.83% | 4.83% |

| | | | |
|---|-----------------|---------------------------------|--|
| What would the estimated balance be after 12 months based on a £10,000 deposit? | Opening deposit | Interest earned after 12 months | Opening deposit plus interest earned after 12 months |
| | £10,000 | £383.00 | £10,383.00 |
| Interest is paid into your linked Business Rewards Account. This 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. | | | |

| | | | | |
|---|-----------------|--|---------------------------------|--|
| 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 | Opening deposit plus interest earned after 12 months |
| | £10,000 | Bank Transfer Boost of 0.5% applied each month | £433.00 | £10,433.00 |
| | £10,000 | Switching Boost of 0.5% applied for 6 months | £408.00 | £10,408.00 |
| | £10,000 | Bank Transfer Boost of 0.5% applied each month Switching Boost of 0.5% applied for 6 months | £458.00 | £10,458.00 |
| Interest is paid into your linked Business Rewards Account. This 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. | | | | |

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