Interest Rates on Personal Accounts

Effective From: 24th November 2026

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UBL UK and United Bank UK are the trading names of United National Bank Limited. United National Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The company is registered in England and Wales and its Registered Office is situated at 2 Brook Street, Mayfair, London, W1S 1BQ. The Company Registration Number is 4146820

IMPORTANT INFORMATION

- Interest rates are correct as of the date of this Rate Sheet but are subject to change.
- Interest rates for ISA's and Fixed Term Deposits will remain fixed for the term of deposit once the account has been funded.
- Accounts in process and/or not funded are also subject to interest rate changes. It is the customer's responsibility to complete the required documentation and fund the account within 10 calendar days of application (15 days for ISA transfer-in). If the Bank decides to change the interest rates, the rate you applied for will only be valid for 10 calendar days (15 days for ISA transfer-in) from the date you submit your application.
- Early withdrawal charges apply for early withdrawals or closures. For more details please refer to the Personal Banking Terms and Conditions, and Specific Terms and Conditions section that applies to your account.
- If you have selected an interest payment frequency/option which is less than the term of deposit (i.e. monthly, quarterly or annually), the interest will be paid out to the nominated account provided at the time of opening. The interest is not added to your principal amount at the selected frequency.
- If you have selected interest payment frequency/option at maturity, the interest amount will be added to the principal at the maturity date. In this case, the Gross interest will be higher than the AER.
- UBL UK does not compound interest and interest is not added to your principal amount on any selected interest payment frequency.
- For interest rates above £1,000,000, please contact our Customer Services Team on 0121 753 6000.

Key Definitions:

- **Gross Interest:** The Gross interest rate is simple interest and will not be compounded annually. It is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
- **AER (Annual Equivalent Rate):** The AER illustrates what the true rate of interest would be if interest was paid and compounded each year. Please note that the actual interest rate, based on the interest payment frequency you choose, will be different than the AER advertised. If interest is paid more frequently than the actual rate applied would be lower.
- **Mudaraba:** A partnership in which one party provides the capital and the other party provides the expertise. The capital provider is called "Rabb-al mal" and the expert is called "Mudarib". The Mudarib deploys the Rabb-al mal's money to generate profit which is not guaranteed. The actual profit generated by the Mudarib is shared between both parties according to a pre-agreed ratio.

Fixed Term Deposit Rates (GBP)

Term of Deposit	AER	GROSS
1 Month		
Interest Paid at Maturity	2.75%	2.72%
3 Month		
Interest Paid at Maturity	3.45%	3.41%
6 Month		
Interest Paid at Maturity	4.15%	4.11%
1 Year		
Interest Paid Monthly	4.70%	4.60%
Interest Paid Annually	4.70%	4.70%
2 Year		
Interest Paid Monthly	5.39%	5.26%
Interest Paid Annually	5.39%	5.39%
Interest Paid at Maturity	5.39%	5.54%
3 Year		
Interest Paid Monthly	5.36%	5.23%
Interest Paid Annually	5.36%	5.36%
Interest Paid at Maturity	5.36%	5.65%
4 Year		
Interest Paid Monthly	4.16%	4.08%
Interest Paid Annually	4.16%	4.16%
Interest Paid at Maturity	4.16%	4.43%
5 Year		
Interest Paid Monthly	5.37%	5.24%
Interest Paid Annually	5.37%	5.37%
Interest Paid at Maturity	5.37%	5.98%
7 Year		
Interest Paid Monthly	3.50%	3.45%
Interest Paid Annually	3.50%	3.50%
Interest Paid at Maturity	3.50%	3.89%

Interest is fixed for the term of deposit. Minimum balance £2,000/ Maximum balance £1,000,000.

Fixed Rate Cash ISA (GBP)

Term of Deposit	AER	GROSS
1 Year		
Interest Paid at Maturity	5.05%	5.05%
18 Months		
Interest Paid at Maturity	4.15%	4.19%
2 Year		
Interest Paid Monthly	5.16%	5.04%
Interest Paid Annually	5.16%	5.16%
Interest Paid at Maturity	5.16%	5.29%
3 Year		
Interest Paid Monthly	5.15%	5.03%
Interest Paid Quarterly	5.15%	5.05%
Interest Paid Annually	5.15%	5.15%
Interest Paid at Maturity	5.15%	5.42%
4 Year		
Interest Paid Monthly	3.91%	3.84%
Interest Paid Quarterly	3.91%	3.85%
Interest Paid Annually	3.91%	3.91%
Interest Paid at Maturity	3.91%	4.15%
5 Year		
Interest Paid Monthly	5.30%	5.18%
Interest Paid Quarterly	5.30%	5.20%
Interest Paid Annually	5.30%	5.30%
Interest Paid at Maturity	5.30%	5.89%

Easy Access Accounts

Account	AER/Gross
Online Easy Access Account *Interest is calculated on a **daily basis** and is **credited annually** in December.	4.20%

*Online Easy Access Accounts: This product has a variable interest rate. Interest is calculated on a daily basis and is credited annually in December. The minimum interest earning balance is £500 and the maximum interest earning balance is £200,000.

Fixed Deposit Rates (US Dollar)

(For amounts between $25,000 - $1,000,000)

Term	AER/GROSS
1 Month	0.75%
3 Month	1.00%
6 Month	1.50%
12 Month	2.00%

The minimum balance requirement for new deposits is $25,000. The existing fixed deposits with balances less than $25,000 will also be offered the above interest rate for the chosen term. Maximum deposit $1,000,000.

90 Day Notice Account

Account	AER	GROSS
90 Day Notice Account	4.30%	4.25%

CLOSED ACCOUNTS

Easy Access Accounts

Account	AER	Gross
Digital Easy Access Account *Interest is calculated on a **daily basis** and is **credited monthly** into your Digital Easy Access Account.	3.80%	3.74%

*Digital Easy Access Account: This product has a variable interest rate. Interest is calculated on a daily basis and is credited monthly into your Digital Easy Access Account. The minimum interest earning balance is £1 and the maximum interest earning balance is £200,000.

35 Day Notice Account

Account	AER	GROSS
35 Day Notice Account	4.20%	4.16%

Interest on this product is variable and the interest is credited in June and December. Minimum interest earning balance £1/ Maximum interest earning balance £1,000,000.

Islamic Mudaraba Product

Account	Annual Expected Profit	Gross Expected Profit
90 Day Islamic Notice Account	4.30%	4.25%

It is a Sharia'a requirement that the mechanism for distributing profit must be clearly known in a manner that eliminates uncertainty and any possibility of dispute.