

<b>Savings accounts you can open</b>	<b>Actual profit rates (gross p.a.) 01 to 23 July 2025<sup>1</sup></b>	<b>Actual profit rates (gross p.a.) 24 to 31 July 2025<sup>1</sup></b>
Everyday Saver (Issue 3)	3.10%	3.10%
12 Month Fixed Term Deposit Account	4.33% <sup>2 3</sup>	4.14% <sup>2 3</sup>
36 Month Fixed Term Deposit Account	4.24% <sup>2 3</sup>	3.75% <sup>2 3</sup>
<b>Savings accounts you can no longer open</b>	<b>Actual profit rates (gross p.a.) 01 to 05 June 2025<sup>1</sup></b>	<b>Actual profit rates (gross p.a.) 06 to 30 June 2025<sup>1</sup></b>
On Demand Savings Account	2.30% <sup>4</sup>	2.30% <sup>4</sup>
Direct Savings Account	2.30% <sup>4</sup>	2.30% <sup>4</sup>
Everyday Saver (Issue 1)	2.30% <sup>4</sup>	2.30% <sup>4</sup>
Everyday Saver (Issue 2)	2.30% <sup>4</sup>	2.30% <sup>4</sup>
Young Person's Savings Account	2.30% <sup>4</sup>	2.30% <sup>4</sup>
90 Day Young Person's Notice Savings Account	2.65% <sup>4</sup>	2.65% <sup>4</sup>
60 Day Notice Savings Account	2.50% <sup>4</sup>	2.50% <sup>4</sup>
90 Day Notice Savings Account	2.65% <sup>4</sup>	2.65% <sup>4</sup>
100 Day Charities' Notice Savings Account	2.25% <sup>4</sup>	2.25% <sup>4</sup>
120 Day Notice Savings Account	2.80% <sup>4</sup>	2.80% <sup>4</sup>
Instant Access Cash ISA (Issue 1)	2.30% <sup>4</sup>	2.30% <sup>4</sup>
Instant Access Cash ISA (Issue 2)	2.30% <sup>4</sup>	2.30% <sup>4</sup>
Instant Access Cash ISA (Issue 3)	2.30% <sup>4</sup>	2.30% <sup>4</sup>
60 Day Notice Cash ISA	2.50% <sup>4</sup>	2.50% <sup>4</sup>
120 Day Notice Cash ISA	2.80% <sup>4</sup>	2.80% <sup>4</sup>
12 Month Fixed Term Cash ISA	4.48% <sup>3 4</sup>	4.48% <sup>3 4</sup>
24 Month Fixed Term Cash ISA	4.33% <sup>3 4</sup>	4.33% <sup>3 4</sup>
3 Month Fixed Term Deposit Account	0.10% <sup>4</sup>	0.10% <sup>4</sup>
6 Month Fixed Term Deposit Account	0.50% <sup>4</sup>	0.50% <sup>4</sup>
18 Month Fixed Term Deposit Account	Not on sale	Not on sale
24 Month Fixed Term Deposit Account	Not on sale	Not on sale

Please see next page for more information

## Savings & Term Deposit Profit Rates – Customer Summary

### 1. Expected Profit Rates

- The expected profit rate (EPR) is calculated daily and shown as a gross annual rate (p.a.), based on your account balance.
- EPRs may change at the end of each month, when profits are calculated and your share is determined.
- For term deposits, profit is calculated daily and paid quarterly. You can opt to receive your profit on a quarterly basis or reinvest your profit in your Fixed Term Deposit.
- New accounts and rollovers receive the latest available profit rates.

### 2. For Existing Customers

- If you already have an account, your expected profit rate remains unchanged from when you opened it.

### 3. Profit Rates for June (Reinvested & Paid at Maturity): These rates apply to existing customers only.

Product	01 - 23 July	24 - 31 July
12-month FTD ISA	4.55%	4.55%
24-month FTD ISA	4.40%	4.40%
12-month FTD	4.40%	4.20%
36-month FTD	4.30%	3.80%

### 4. Existing Customers Only.

#### Important Notes

- Profit rates may change based on returns from financing activities.
- AlRayan Bank will notify you of any changes as soon as practically possible.
- The quoted profit rate is before tax.
- Your after-tax return depends on your individual tax circumstances.

#### Tax Treatment of Profit Share

We pay your profit without deducting any tax. If you do need tax advice, you should speak to an independent tax advisor.