Savings accounts you can open	Actual profit rates (gross p.a.) 01 to 22 Sept 2025[1]	Actual profit rates (gross p.a.) 23 to 24 Sept 2025[1]	Actual profit rates (gross p.a.) 25 to 30 Sept 2025[1]
Everyday Saver (Issue 3)	3.00%	3.00%	3.00%
12 Month Fixed Term Deposit Account	4.29% [2 3]	4.04% [2 3]	4.04% [2 3]
36 Month Fixed Term Deposit Account	3.99% [2 3]	3.99% [2 3]	3.99% [2 3]
Savings accounts you can no longer open	**Actual profit rates (gross p.a.) 01 to 22 Sept 2025[1]**	**Actual profit rates (gross p.a.) 23 to 24 Sept 2025[1]**	**Actual profit rates (gross p.a.) 25 to 30 Sept 2025[1]**
On Demand Savings Account	2.30% [4]	2.30% [4]	2.75% [4]
Direct Savings Account	2.30% [4]	2.30% [4]	2.75% [4]
Everyday Saver (Issue 1)	2.30%[4]	2.30%[4]	2.75%[4]
Everyday Saver (Issue 2)	2.30%[4]	2.30%[4]	2.75%[4]
Young Person's Savings Account	2.30%[4]	2.30%[4]	2.30%[4]
90 Day Young Person's Notice Savings Account	2.65%[4]	2.65%[4]	2.65%[4]
100 Day Notice Savings Account	2.70% [4]	2.70% [4]	2.70% [4]
Instant Access Cash ISA (Issue 1)	2.30%[4]	2.30%[4]	2.75%[4]
Instant Access Cash ISA (Issue 2)	2.30%[4]	2.30%[4]	2.75%[4]
Instant Access Cash ISA (Issue 3)	2.30%[4]	2.30%[4]	2.75%[4]
60 Day Notice Cash ISA	2.50% [4]	2.50% [4]	2.50% [4]
120 Day Notice Cash ISA	2.80% [4]	2.80% [4]	2.80% [4]
12 Month Fixed Term Cash ISA	4.48%[3 4]	4.48%[3 4]	4.48%[3 4]
24 Month Fixed Term Cash ISA	4.33%[3 4]	4.33%[3 4]	4.33%[3 4]
3 Month Fixed Term Deposit Account	0.10%[4]	0.10%[4]	0.10%[4]
6 Month Fixed Term Deposit Account	0.50%[4]	0.50%[4]	0.50%[4]

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.
- All savings accounts require a minimum deposit of £5,000. If the balance falls below this threshold, an expected profit rate of 0.05% will apply. The full expected profit rate will resume once the minimum balance requirement is met.

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 - 22 September	23 - 24 September	25 - 31 September
12-month FTD ISA	4.55%	4.55%	4.55%
24-month FTD ISA	4.40%	4.40%	4.40%
12-month FTD	4.35%	4.10%	4.10%
36-month FTD	4.05%	4.05%	4.05%

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.