

UK Interest Rates

An explanation of the method used to calculate final interest rates that apply to the interest bearing accounts that you hold with the UK Branch of Silicon Valley Bank is available at <https://www.svb.com/uk/client-service/uk-interest-rates/>. The interest rate is calculated by adding the Margin Rate applicable to the relevant currency to the Index Rate. If the interest rate is less than 0% then an interest rate of 0% will be applied, unless a Deposit Interest Charge applies (See Section C). The calculation method for payment of interest on credit and debit balances depends on the currency of the account. For the following currencies, we will calculate interest daily over a 360 day year: Australian Dollar, Canadian Dollar, Danish Krone, Euro, Israeli Shekel, Japanese Yen, Norwegian Krone, New Zealand Dollar, Swedish Krona, Swiss Franc and United States Dollar. For the following currencies, we will calculate interest daily over a 365 day year: Chinese Renminbi, Great Britain Pound, Hong Kong Dollar, Singapore Dollar and South African Rand.

SECTION A – STERLING CURRENT PLUS ACCOUNT

| CURRENCY | | INDEX RATE | MARGIN | INTEREST RATE |
|----------------------|------------|------------|--------|---------------|
| BRITISH POUND | GBP | 0.75% | -2.00% | 0.00% |

GBP-denominated Current Plus Accounts are the only current accounts which may pay interest. All other current accounts are non-interest bearing.

SECTION B – CORPORATE DEPOSIT ACCOUNTS

Credit balances in the following currencies will incur a Deposit Interest Charge if the credit balances exceed designated thresholds: Swiss Franc, Danish Krone, European Union Euro, Japanese Yen and Swedish Krona. See Section C for more details.

| CURRENCY | | TIER | INDEX RATE | MARGIN | INTEREST RATE |
|-----------------------------|------------|-----------------------|------------|--------|---------------|
| AUSTRALIAN DOLLAR | AUD | AUD 0.01+ | 1.50% | -3.00% | 0.00% |
| CANADIAN DOLLAR | CAD | CAD 0.01+ | 1.75% | -3.00% | 0.00% |
| SWISS FRANC | CHF | CHF 0.01+ | -0.75% | -2.00% | 0.00% |
| CHINESE RENMINBI | CNH | CNH 0.01+ | 4.35% | -7.00% | 0.00% |
| DANISH KRONE | DKK | DKK 0.01+ | -0.65% | -2.00% | 0.00% |
| EUROPEAN UNION EURO | EUR | EUR 0.01+ | -0.40% | -2.00% | 0.00% |
| BRITISH POUND | GBP | GBP 0.01 to GBP 10.0M | 0.75% | -1.00% | 0.00% |
| | | GBP 10.0M+ | | -0.50% | 0.25% |
| JAPANESE YEN | JPY | JPY 0.01+ | -0.10% | -2.00% | 0.00% |
| HONG KONG DOLLAR | HKD | HKD 0.01+ | 2.75% | -3.00% | 0.00% |
| ISRAELI SHEKEL | ILS | ILS 0.01+ | 0.25% | -2.00% | 0.00% |
| NORWEGIAN KRONE | NOK | NOK 0.01+ | 1.00% | -3.00% | 0.00% |
| NEW ZEALAND DOLLAR | NZD | NZD 0.01+ | 1.75% | -3.00% | 0.00% |
| SWEDISH KRONE | SEK | SEK 0.01+ | -0.25% | -2.00% | 0.00% |
| SINGAPORE DOLLAR | SGD | SGD 0.01+ | 0.01% | -2.00% | 0.00% |
| UNITED STATES DOLLAR | USD | USD 0.01 TO USD 10M | 2.50% | -1.65% | 0.85% |
| | | USD 10.0M+ | | -1.40% | 1.10% |
| SOUTH AFRICAN RAND | ZAR | ZAR 0.01+ | 6.75% | -7.00% | 0.00% |

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SECTION C – DEPOSIT INTEREST CHARGE

A Deposit Interest Charge will apply where you hold credit balances greater than the thresholds outlined in the table below in either a Corporate Deposit, Foreign Currency or Current Plus account. If you hold balances greater than the threshold shown below, the Deposit Interest Charge will apply to the portion of the balance that you hold above the threshold.

| CURRENCY | | THRESHOLD | INDEX RATE | MARGIN | DEPOSIT INTEREST CHARGE |
|----------------------------|------------|-----------|------------|--------|-------------------------|
| SWISS FRANC | CHF | CHF 10M+ | -0.75% | -0.25% | -1.00% |
| DANISH KRONE | DKK | DKK 75M+ | -0.65% | -0.10% | -0.75% |
| EUROPEAN UNION EURO | EUR | EUR 30M+ | -0.40% | -0.10% | -0.50% |
| JAPANESE YEN | JPY | JPY 1Bn+ | -0.10% | 0.00% | -0.10% |
| SWEDISH KRONE | SEK | SEK 75M+ | -0.25% | -0.10% | -0.35% |