

BMD Deposit Rate Sheet

Effective 1st June 2021



Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
Chequing	\$500 ¹	Unlimited	0.00%	0.00%	Yes	Quarterly ²
Personal Savings	\$500 ¹	Unlimited \$0-\$500,000.00 \$500,000.01+	0.01% 0.05%	0.01% 0.05%	Yes	Quarterly ²
Non-Personal Savings	\$2,500	Unlimited	0.00%	0.00%	Yes	Quarterly ²
Iron Kids (Youth)	\$100	\$5 \$10,000	1.50% 0.01%	1.51% 0.01%	Yes	Quarterly ²
1-Year Accumulator	\$1,000	Unlimited	0.20%	0.20%	Yes ³	Annually
3-Year Accumulator	\$1,000	Unlimited	0.40%	0.40%	Yes ³	Annually
5-Year Accumulator	\$1,000	Unlimited	0.70%	0.70%	Yes ³	Annually
5-Year Saver	\$50	\$100,000 ⁴	0.70%	0.70%	Yes	Annually
1-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.01% 0.01% 0.01% 0.01%	0.01% 0.01% 0.01% 0.01%	No	Annually
3-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%	No	Annually
6-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%	No	Annually
1-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.20% 0.20% 0.20% 0.20%	0.20% 0.20% 0.20% 0.20%	No	Annually
2-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.30% 0.35% 0.50% 0.50%	0.30% 0.35% 0.50% 0.50%	No	Annually
30-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.30% 0.35% 0.55% 0.55%	0.30% 0.35% 0.55% 0.55%	No	Annually
3-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.40% 0.40% 0.80% 0.80%	0.40% 0.40% 0.80% 0.80%	No	Annually
4-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.55% 0.55% 0.90% 0.90%	0.55% 0.55% 0.90% 0.90%	No	Annually
5-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.70% 0.70% 1.00% 1.00%	0.70% 0.70% 1.01% 1.01%	No	Annually

1. A minimum of 500 units in each currency

2. Monthly Statements available via eBanking

3. Minimum monthly commitment of \$100

4. Maximum deposit allowed

Note: Interest Accrues Daily

Rates are subject to change without notice.

DEVIATIONS FROM STANDARD RATES MUST BE APPROVED BY TREASURY/FINANCE.

BMDRS-06/01/21-Page 1 of 2

Clarien Bank Limited, through its wholly owned subsidiary companies, is licensed to conduct bank, investments, corporate service provider and trust business by the Bermuda Monetary Authority.

USD Deposit Rate Sheet

Effective 1st June 2021



Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
Checking	\$500 ¹	Unlimited	0.00%	0.00%	Yes	Quarterly ²
Personal Savings	\$500 ¹	Unlimited	0.00%	0.00%	Yes	Quarterly ²
Non-Personal Savings	\$2,500	Unlimited	0.00%	0.00%	Yes	Quarterly ²
USD Premium Demand Account	\$100,000 ⁴	\$100,000.00 - \$5,000,000.00	0.15%	0.15%	Yes	Quarterly ²
1-Year Accumulator	\$1,000	Unlimited	0.20%	0.20%	Yes ³	Annually
3-Year Accumulator	\$1,000	Unlimited	0.40%	0.40%	Yes ³	Annually
1-Month CD	\$1,000	\$1,000	0.01%	0.01%	No	Annually
		\$50,000	0.01%	0.01%		
		\$100,000	0.01%	0.01%		
		\$500,000	0.01%	0.01%		
3-Month CD	\$1,000	\$1,000	0.05%	0.05%	No	Annually
		\$50,000	0.05%	0.05%		
		\$100,000	0.05%	0.05%		
		\$500,000	0.05%	0.05%		
6-Month CD	\$1,000	\$1,000	0.05%	0.05%	No	Annually
		\$50,000	0.05%	0.05%		
		\$100,000	0.05%	0.05%		
		\$500,000	0.05%	0.05%		
1-Year CD	\$1,000	\$1,000	0.20%	0.20%	No	Annually
		\$50,000	0.20%	0.20%		
		\$100,000	0.20%	0.20%		
		\$500,000	0.20%	0.20%		
2-Year CD	\$1,000	\$1,000	0.30%	0.30%	No	Annually
		\$50,000	0.35%	0.35%		
		\$100,000	0.50%	0.50%		
		\$500,000	0.50%	0.50%		
30-Month CD	\$1,000	\$1,000	0.30%	0.30%	No	Annually
		\$50,000	0.35%	0.35%		
		\$100,000	0.55%	0.55%		
		\$500,000	0.55%	0.55%		
3-Year CD	\$1,000	\$1,000	0.40%	0.40%	No	Annually
		\$50,000	0.40%	0.40%		
		\$100,000	0.80%	0.80%		
		\$500,000	0.80%	0.80%		
4-Year CD	\$1,000	\$1,000	0.55%	0.55%	No	Annually
		\$50,000	0.55%	0.55%		
		\$100,000	0.90%	0.90%		
		\$500,000	0.90%	0.90%		
5-Year CD	\$1,000	\$1,000	0.70%	0.70%	No	Annually
		\$50,000	0.70%	0.70%		
		\$100,000	1.00%	1.01%		
		\$500,000	1.00%	1.01%		

1. A minimum of 500 units in each currency
 2. Monthly Statements available via eBanking
 3. Minimum monthly commitment of \$100

4. USD Premium Demand Accounts are only interest bearing for USD balances between \$100,000.00 - \$5,000,000.00

Note: Interest Accrues Daily

Rates are subject to change without notice.

DEVIATIONS FROM STANDARD RATES MUST BE APPROVED BY TREASURY/FINANCE.