Deposits Product Fact Sheet

BMD Deposit Rates (Effective 3rd November, 2025)

CLARIEN

This is a summary of the important features of this product and you should read it carefully, alongside our Personal or Business Banking Terms and Conditions (whichever is applicable to you), before you apply for this product. This document also explains the features and charges that apply to this product. If there is anything you do not understand, please ask any Clarien Bank Customer Service representative or your Relationship Manager. These details are correct as of 3rd November 2025. If the terms change by the time you acquire the product, we will publish an updated version of this document on our website.

Iron Kids Account

This Clarien product starts children's financial education early. We help parents teach their kids smart saving and spending habits that help build fundamental understanding of financial literacy.

Your child can use their Clarien Iron Kids card whether in Bermuda or at school overseas. Having a Clarien Iron Kids Debit card means you have an interest bearing savings account, an internationally recognised MasterCard® and view online access to your account.

ACCOUNT DETAILS:

- Adult must apply with child for an Iron Kids account
- Currency: Bermuda Dollars
- Builds financial literacy for children
- Available for ages 1 day to 17 years
- A debit card (Available for ages 8-17) that enables purchases and ATM withdrawals
- Limited to one account per child
- Enquiry only eBanking on iBank
- Automatically transitions into adult bank account when child turns 18
- Please note: Any balance amount exceeding 10,000 receives 0.01% interest
- Interest is accrued daily and compounded monthly

Does this product have any fees? No, this product does not have any fees associated with it while an **Iron Kids** account (until child turns 18). Once the child turns 18 the account is converted into a regular Adult bank account and fees may apply. See Clarienbank.com/fees for more details.

Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
Iron Kids (Youth)	$100	$5 - $10,000	1.50% 0.01%	1.51% 0.01%	Yes	Quarterly[2]

Premium Demand Account

The Premium Demand Account is an interest bearing solution that is ideal for individuals or businesses. This is a premium financial product designed to offer both flexibility and a competitive rate of return to clients with substantial on-demand U.S. Dollar / Bermuda dollar balances. No monthly interest will be paid if daily balances fall below minimums in any given day for the calendar month or for balances over maximums specified in the table below. Interest is accrued daily and compounded monthly.

PRODUCT BENEFITS:

- Daily liquidity with a competitive return
- Daily deposit and withdrawal capability
- Provides premium rate of return combined with short-term flexibility

Please Note: Any balance amount exceeding $10,000,000 will receive 0.0% interest

Does this product have any fees? Yes, this product has a maintenance fee that corresponds to Savings Account Maintenance fee – refer to www.clarienbank.com/fees for further details.

Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
BMD Premium Demand Account	$1,000,000	$1,000,000 - $10,000,000	1.25% 0.00%	1.26% 0.00%	Yes Yes	Quarterly[2] Quarterly[2]

CLARIEN

Accumulator Account

You've got a savings goal—but you need a little help to reach it. We designed the 1, 3, and 5-Year Accumulator Accounts to set up a minimum monthly savings schedule. You decide the terms, we provide our best rate. We lock that money away at a fixed interest rate, compounded monthly. Add to your monthly amount ($100 minimum) for the duration. Interest is accrued daily and compounded monthly.

After the Fixed Term Deposit is established you will not be able to withdraw funds prior to the maturity date. To terminate any Fixed Term Deposit (CD, Accumulator Accounts, 5 Year Saver) prior to the maturity date you must provide us with written notice not less than 31 days from the date of termination. If you terminate any Fixed Term Deposit prior to the maturity date, an Interest Penalty and Breakage fee will apply.

Does this Product have any Fees or Penalties? An Interest Penalty with Maximum of 12 months interest accrued since last renewal, account opening or withdrawal plus $250 Breakage fee apply if the Accumulator Account is broken earlier than the maturity date.

How do I open an Accumulator Account? Speak with your Relationship Manager or Personal Banker to determine the funding account, term, currency and monthly amounts to initiate the agreement.

Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
1-Year Accumulator	$1,000	Unlimited	2.00%	2.02%	Yes[3]	Annually
3-Year Accumulator	$1,000	Unlimited	2.15%	2.17%	Yes[3]	Annually
5-Year Accumulator	$1,000	Unlimited	2.30%	2.33%	Yes[3]	Annually

5-Year Saver Account (Now found under Top-Up Accounts in iMobile)

Flexibility meets high interest in Clarien Bank's 5-Year Saver programme. This customised plan lets you save more when your income is higher and less when things get tighter—always at a great rate. We lock that money away at a fixed interest rate, compounded monthly. There are no fixed deposit schedules and you can save up to $100,000. Interest is accrued daily and compounded monthly.

After the Fixed Term Deposit is established you will not be able to withdraw funds prior to the maturity date. To terminate any Fixed Term Deposit (CD, Accumulator Accounts, 5 Year Saver) prior to the maturity date you must provide us with written notice not less than 31 days from the date of termination. If you terminate any Fixed Term Deposit prior to the maturity date, an Interest Penalty and Breakage fee will apply.

Does this Product have any Fees or Penalties? An Interest Penalty with Maximum of 12 months interest accrued since last renewal, account opening or withdrawal plus $250 Breakage fee to apply if the 5 Year Saver is broken earlier than the maturity date.

How do I open a (Top-Up) 5-Year Saver account? While logged into iMobile, under Open an Account choose Top-Up, your funding account and the rest of the required details. Refer to page 17 of the User Guide for iMobile App:
Click **here** to go to the iMobile User Guide on the Clarienbank.com website and scroll to page 17 for instructions on how to open a (Top Up) 5-Year Saver account.

There is no minimum for additional deposits required for this product once it's opened.

Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
5-Year Saver	$50	$100,000[4]	2.30%	2.33%	Yes	Annually

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CLARIEN

CD (Certificate of Deposit)

A CD is an excellent way to save for a specific business or personal goal. You choose your investment amount of $1,000 or more, and your preferred term: from one month up to five years. We lock that money away at a fixed interest rate, compounded monthly. CDs are available in Bermuda or U.S. Dollars (GBP, Euro and CAD CD rates are available upon request). Interest is accrued daily and compounded monthly.

After the Fixed Term Deposit is established you will not be able to withdraw funds prior to the maturity date. To terminate any Fixed Term Deposit (CD, Accumulator Accounts, 5 Year Saver) prior to the maturity date you must provide us with written notice not less than 31 days from the date of termination. If you terminate any Fixed Term Deposit prior to the maturity date, an Interest Penalty and Breakage fee will apply.

Does this Product have any Fees or Penalties? An Interest Penalty with Maximum of 12 months interest accrued since last renewal, account opening or withdrawal plus $250 Breakage fee to apply if the CD is broken earlier than the maturity date.

The amount required to start a CD is fixed. For this type of product, additions are not permitted. Upon maturity of a CD, unless Clarien Bank is notified, the existing Certificate of Deposit will auto-renew with the prevailing interest rate at the time.

Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
1-Month CD	$1,000	$1,000 $50,000 $100,000 $500,000	0.50% 0.50% 0.50% 0.50%	0.50% 0.50% 0.50% 0.50%	No	Annually
3-Month CD	$1,000	$1,000 $50,000 $100,000 $500,000	1.50% 2.00% 2.10% 2.10%	1.51% 2.02% 2.12% 2.12%	No	Annually
6-Month CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.00% 2.00% 2.00% 2.00%	2.02% 2.02% 2.02% 2.02%	No	Annually
1-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.00% 2.10% 2.20% 2.30%	2.02% 2.12% 2.22% 2.33%	No	Annually
2-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.00% 2.00% 2.00% 2.00%	2.02% 2.02% 2.02% 2.02%	No	Annually
30-Month CD (2.5-Year CD)	$1,000	$1,000 $50,000 $100,000 $500,000	2.00% 2.00% 2.00% 2.00%	2.02% 2.02% 2.02% 2.02%	No	Annually
3-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.15% 2.15% 2.25% 2.25%	2.17% 2.17% 2.28% 2.28%	No	Annually
4-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.20% 2.20% 2.20% 2.20%	2.22% 2.22% 2.22% 2.22%	No	Annually
5-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.30% 2.30% 2.40% 2.50%	2.33% 2.33% 2.43% 2.53%	No	Annually

Deposits Product Fact Sheet

BMD Deposit Rates (Effective 3rd November, 2025)

CLARIEN

35 Day Notice Account

This product allows for better interest rate returns than a comparable (1 month) CD, however require a notice provided 35 days prior to needed withdrawal. Interest is accrued daily and compounded monthly and paid out every 30 days.

Withdrawing Cash - To withdraw the funds, notice must be provided from the customer to Clarien Bank 35 days ahead of the withdrawal date. Customers can provide notice including the account number, currency and amount to your Relationship Manager or Secure Messaging via iBank.

Does this Product have any Fees or Penalties? No – however the term of the product cannot be broken without the 35 days' notice required.

Service is provided via our iBank internet banking platform. Contact our Service Center or your Relationship Manager to assist with any questions you have regarding initial funding or subsequent funds applied to this product. There are no other charges related to this product funds applied to this product via iBank.

Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
35 Day Notice Account	$10,000	Unlimited	1.50%	1.51%	Yes	Annually

Chequing / Savings Accounts

Chequing Account

A Clarien Bank Chequing Account offers features and solutions to simplify your banking needs, allowing you to order chequebooks quickly and conveniently, access your account online 24/7 with Clarien iBank, and make deposits and withdrawals any time with ease and flexibility. Interest is accrued daily and compounded monthly.

Savings Account

Saving money is a common goal, but not always an easy one. At Clarien Bank, start with easy online banking with Clarien iBank which has flexibility to make deposits and withdrawals any time from your Savings account.

Does this Product have any Fees or Penalties? Monthly maintenance and compliance fees apply based upon customer type. Refer to Clarienbank.com/fees for further details.

Making Clarien Bank your primary bank can help reduce monthly fees. Speak to our Service Center or email us at clarienbank.com/clarien-plus/ or clarienbank.com/contact-us/ to find out more about our Clarien+ and Private bank and Wealth Management relationships to minimize monthly fees.

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]

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 and compounds monthly.

Rates are subject to change without notice.

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

Deposits Product Fact Sheet

USD Deposit Rates (Effective 3rd November, 2025)

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Premium Demand Account

The Premium Demand Account is an interest bearing solution that is ideal for individuals or businesses. This is a premium financial product designed to offer both flexibility and a competitive rate of return to clients with substantial on-demand U.S. Dollar / Bermuda dollar balances. No monthly interest will be paid if daily balances fall below minimums in any given day for the calendar month or for balances over maximums specified in the table below. Interest is accrued daily and compounded monthly.

PRODUCT BENEFITS:

- Daily liquidity with a competitive return
- Daily deposit and withdrawal capability
- Provides premium rate of return combined with short-term flexibility

Please Note: Any balance amount exceeding $5,000,000 will receive 0.0% interest

Does this product have any fees? Yes, this product has a maintenance fee that corresponds to Savings Account Maintenance fee – refer to www.clarienbank.com/fees for further details.

Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
USD Premium Demand Account	$100,000[4]	$100,000.00 - $5,000,000.00	1.25%	1.26%	Yes	Quarterly[2]

Accumulator Account

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Does this Product have any Fees or Penalties? An Interest Penalty with Maximum of 12 months interest accrued since last renewal, account opening or withdrawal plus $250 Breakage fee apply if the Accumulator Account is broken earlier than the maturity date.

How do I open an Accumulator Account? Speak with your Relationship Manager or Personal Banker to determine the funding account, term, currency and monthly amounts to initiate the agreement.

Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
1-Year Accumulator	$1,000	Unlimited	2.00%	2.02%	Yes[3]	Annually
3-Year Accumulator	$1,000	Unlimited	2.15%	2.17%	Yes[3]	Annually

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Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
1-Month CD	$1,000	$1,000 $50,000 $100,000 $500,000	0.50% 0.50% 0.50% 0.50%	0.50% 0.50% 0.50% 0.50%	No	Annually
3-Month CD	$1,000	$1,000 $50,000 $100,000 $500,000	1.50% 2.00% 2.10% 2.10%	1.51% 2.02% 2.12% 2.12%	No	Annually
6-Month CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.00% 2.00% 2.00% 2.00%	2.02% 2.02% 2.02% 2.02%	No	Annually
1-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.00% 2.10% 2.20% 2.30%	2.02% 2.12% 2.22% 2.33%	No	Annually
2-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.00% 2.00% 2.00% 2.00%	2.02% 2.02% 2.02% 2.02%	No	Annually
30-Month CD (2.5-Year CD)	$1,000	$1,000 $50,000 $100,000 $500,000	2.00% 2.00% 2.00% 2.00%	2.02% 2.02% 2.02% 2.02%	No	Annually
3-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.15% 2.15% 2.25% 2.25%	2.17% 2.17% 2.28% 2.28%	No	Annually
4-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.20% 2.20% 2.20% 2.20%	2.22% 2.22% 2.22% 2.22%	No	Annually
5-Year CD	$1,000	$1,000 $50,000 $100,000 $500,000	2.30% 2.30% 2.40% 2.50%	2.33% 2.33% 2.43% 2.53%	No	Annually

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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	0.00%	0.00%	Yes	Quarterly[2]
Non-Personal Savings	$2,500	Unlimited	0.00%	0.00%	Yes	Quarterly[2]

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 and compounds monthly.

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