



Savings Account - Pricing

June 2026

Marketing Material

Savings Accounts are a flexible way for clients to earn interest on their balances. With up to 12 withdrawals per year, the Savings Account provides clients with liquidity, while earning a variable rate of interest that is directly linked to the reference rate set by the appropriate Central Bank.

CCY	Rates
GBP	3.05% gross per annum (3.09% AER)
USD	2.92% gross per annum (2.95% AER)
EUR	1.30% gross per annum (1.31% AER)

Source: Deutsche Bank Wealth Management (DB WM) Correct as at 10th June 2026.
Stated in % p.a. Value date t+2. USD: actual days/360. GBP: actual days/365.

Benefits

- Short and medium-term solutions for cash positions
- More liquid alternative to fixed deposits, giving clients instant access to their cash up to 12 times per year

Risks

- Interest rates will move directly in line with the reference rate, and may therefore move up or down, updating promptly. We will not notify clients of these changes.
- Should the reference rates turn negative, we will close your account and credit your current account balance with the full balance on the Savings Account.

Important Information

- Available in three currencies GBP / USD / EUR
- The reference rates are Central Bank Interest Rates for the respective currencies GBP/ USD/ EUR: Bank of England, US Effective Federal Funds Rate and European Central Bank Deposit Facility
- AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded. Interest is paid gross. If you are a UK taxpayer, you may have to pay tax on interest earned in excess of your Personal Savings Allowance. Tax benefits depend on individual circumstances and could change in the future. The investors bears the credit risk of the issuer and in case of insolvency this may lead to a partial or total loss of the invested capital. Depending on client type and booking location, deposits may be eligible for protection under local depositor protection schemes

What is the interest rate?

As of 10th June 2026, the interest rates are as follows:.

Currency	Rates
EUR	1.30% gross p.a. (1.31% AER)
USD	2.92% gross p.a. (2.95% AER)
GBP	3.05% gross p.a. (3.09% AER)

Please note: AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded. Interest is paid gross.

The interest earned will be directly linked to the applicable reference rate, less a margin. The effective interest rate on the Savings Account will move in line with changes to the reference rate, reflecting changes automatically.

You may consult the reference rates through the links provided below:

EUR – The reference rate is the European Central Bank Deposit Facility Rate - Key ECB interest rates (europa.eu)

USD – The reference rate is the Effective Federal Reserve Funds Rate – Effective Federal Funds Rate - FEDERAL RESERVE BANK of NEW YORK (newyorkfed.org)

GBP – The reference rate is the Bank of England Bank Rate - Bank Rate history and data | Bank of England Database

Balances earn at this rate less a fixed margin.

Interest is calculated as follows:

For GBP – ACT/365: actual number of days per month/365 (assumption that one year has 365 days).

For EUR and USD – ACT/360: actual number of days per month/360 (assumption that one year has 360 days).

Interest is accrued daily and paid after each calendar quarter on the first business day of the subsequent month (January, April, July, October).

Can Deutsche Bank change the interest rate?

Yes, the interest rate is variable. As the rate of interest will change automatically when the reference rate changes, you will not be notified of these changes. Please refer to section 24.8 *Varying interest rates in our Terms of Business*.

What would the estimated balance be after 12 months based on a €/ US\$/£1,000,000 deposit?

For a Savings Account with a balance of 1 million, the estimated value after 1 year would be:

Deposit Amount	Interest Rate	Estimated value after 1 year
€1,000,000	1.30% gross p.a. (1.31% AER)	€1,013,064
\$1,000,000	2.92% gross p.a. (2.95% AER)	\$1,029,521
£1,000,000	3.05% gross p.a. (3.09% AER)	£1,030,851

Assumptions used for the following examples are for illustrative purposes only and outlined below:

- The reference interest rate would remain unchanged during the entire period of one year and so does not take into account that the level of the reference interest rate may fluctuate over the period that the projection covers.
- No additional funds are added or withdrawn during the entire period.

How do I open and manage my account?

To open an account, please contact your Relationship Manager.

DB UK Bank Limited must be the custodian of your account. This Saving Account is not available for accounts booked in Switzerland or Luxembourg.

Can I withdraw money?

You can only make 12 withdrawals per calendar year. It is not possible to make additional withdrawals beyond this, other than if you wish to withdraw the remaining balance which will cause your account to be terminated. Withdrawals do not have a size limit.

Can I close my Savings Account at any time?

Yes, but a 14 days' notice is required.

If you request to close the Savings Account, we will treat your request as a request to withdraw the whole balance on the account. If you have reached the maximum number of 12 withdrawals during that calendar year, you are still able to close your Savings Account before the beginning of the new calendar year. Upon account closure, your full balance will be moved to your current account.

Please note: Once you have closed your Savings Account, you cannot open a new Savings Account until the new calendar year.

Can Deutsche Bank Wealth Management close my Savings Account?

In the event that the relevant reference rate turns negative, we will terminate your account and credit your current account balance with the full balance of your Savings Account.

Please note: Once your Savings Account has been closed, you cannot open a new Savings Account until the new calendar year

Will I receive Interest Statements?

Interest statements will be sent on a regular basis.

Will any taxes be withheld on my interest payments?

We do not deduct tax from any interest paid to you. Tax benefits depend on individual circumstances and could change in the future. Please contact your Tax advisor with regards to the tax treatment of your earned interest.

Are my Savings Account deposits protected?

Your deposits with DB UK Bank Limited may be eligible for protection up to a total of GBP120,000 by the FSCS, the UK's deposit guarantee scheme.

Who should I contact in the event of any queries or doubts?

If you have any questions or you would like to speak to someone about our Savings Account, please contact your Relationship Manager.

Who should I contact in case I would like to formalise a complaint?

If you have a complaint, please contact:

The Complaints Officer

DB UK Bank Limited

21 Moorfields

London

EC2Y 9DB

Our complaints procedure and more information on how to make a complaint can be found in our Terms of Business and on our website.

Important disclosures

Your eligible deposits with DB UK Bank Limited are protected up to a total of GBP85,000 by the FSCS, the UK's deposit guarantee scheme.

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Interest rates are determined by factors of supply and demand in the international money markets which are influenced by macro-economic factors, speculation and central bank and government intervention. Fluctuations in short term and or long term interest rates may affect the value of the product. Fluctuations in interest rates of the currency in which the product is denominated and / or fluctuations in interest rates of the currency or currencies in which the underlying assets are denominated may affect the value of the product.

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