Notice Account Summary Box

Updated on 06/08/2026

Account name: Notice Account

Currencies available:

	GBP		USD		EUR		KWD	
What is the interest rate?	Gross	AER	Gross	AER	Gross	AER	Gross	AER
35 days' Notice Account:	3.00%	3.04%	2.50%	2.53%	1.25%	1.26%	2.00%	2.02%
95 days' Notice Account:	3.00%	3.04%	2.50%	2.53%	1.40%	1.41%	2.50%	2.53%

How is the interest calculated?

The interest rate on Notice Account is variable. Interest is calculated on your daily balance and paid monthly to your account.

Is there a minimum balance to open a Notice Account?

The minimum balance to open a Notice Account is:

GBP	USD	EUR	KWD
50,000	50,000	50,000	20,000

The Minimum Balance Threshold and the Minimum Balance Charge may apply. For further information please refer to the FAQs on our website.

What is the estimated balance after 12 months based on a GBP 100,000 deposit?

The estimated balance after 12 months based on a balance of GBP 100,000 would be as follows:

Initial deposit	Interest rate (35 days' Notice Account)	Balance at the end of 12 months
GBP 100,000	3.00% Gross / 3.04% AER	GBP 103,041.60

If you deposited GBP 100,000 into your 35 Days' Notice Account at a rate of 3.00%, your balance after 12 months is estimated to grow to GBP 103,041.60

Initial deposit	Interest rate (95 days' Notice Account)	Balance at the end of 12 months
GBP 100,000	3.00% gross / 3.04% AER	GBP 103,041.60

If you deposited GBP 100,000 into your 95 days' Notice Account at a rate of 3.00%, your balance after 12 months is estimated to grow to GBP 103,041.60.

For the purpose of the calculations above, it is assumed:

- Initial deposit is GBP 100,000
- No withdrawals
- No further deposits
- Interest rate did not change during the 12 months

Can NBKI change the interest rate?

The interest rate on a Notice Account is variable. If we reduce the interest rate, we will notify you at least 14 days before the changes take effect and you will have 30 days from the notification date during which you can withdraw funds or close your account without providing notice if you wish. We will notify you when we increase the interest rate shortly after the changes take effect.

Can I withdraw money?	You can make unlimited withdrawals subject to 35 days' notice or 95 days' notice, depending on which type of Notice Account you have subject to a minimum withdrawal amount of KWD 2,000, GBP 5,000, USD 5,000 and EUR 5,000 This notice must be in writing and subject you maintain the minimum balance required for this product. If we receive your notice on a working day, the notice period starts on that day. If we received it on a non-working day, the notice period starts on the first working day after receipt. Withdrawal of funds before the relevant notice period has expired is not permitted.
How do I open & manage my account?	• You will need to have an active NBKI Current Account with up-to-date personal records • Once opened, you can track and manage your savings online. • You can authorise another person to operate the account for you under a Third Party Mandate.
Additional Information:	• Interest will be paid without the deduction of tax. • Individuals who are UK taxpayers may have to pay tax on any interest received that exceeds their Personal Saving Allowance. • Further information on Personal Saving Allowance can be found at https://www.gov.uk/apply-tax-free-interest-on-savings .
Definitions:	• Gross is the rate of interest if interest were paid and not compounded each year. • AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once a year.

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