



| Summary Box                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
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| Account name                                                                      | Instant Access Saver                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| What is the profit rate?                                                          | <p>The expected profit rate for the Instant Access Saver depends on the currency and the amount you have in the account. This means that you will earn a different rate depending on your balance in your Instant Access Saver.</p> <table><tr><th>Account Balance</th><th colspan="2">Expected Profit Rate % (AER)</th></tr><tr><td colspan="3">GBP</td></tr><tr><td>£1,000 - £9,999.99</td><td colspan="2">2.00%</td></tr><tr><td>£10,000 - £24,999.99</td><td colspan="2">3.35%</td></tr><tr><td>£25,000 and more</td><td colspan="2">3.85%</td></tr><tr><td colspan="3">USD</td></tr><tr><td>\$1,000 - \$9,999.99</td><td colspan="2">2.00%</td></tr><tr><td>\$10,000 - \$29,999.99</td><td colspan="2">3.40%</td></tr><tr><td>\$30,000 and more</td><td colspan="2">3.90%</td></tr><tr><td colspan="3">EUR</td></tr><tr><td>€1,000 - €9,999.99</td><td colspan="2">1.00%</td></tr><tr><td>€10,000 - €29,999.99</td><td colspan="2">1.50%</td></tr><tr><td>€30,000 and more</td><td colspan="2">1.80%</td></tr></table> <p>The profit is calculated on your daily balance. The profit will be paid into your Instant Access Saver account on the first day of each new calendar month.</p> <p>The expected profit rates can be found in the Nomo app if you are logged in, or on our website</p> |                                 | Account Balance | Expected Profit Rate % (AER) |                                 | GBP |  |  | £1,000 - £9,999.99 | 2.00% |           | £10,000 - £24,999.99 | 3.35% |            | £25,000 and more | 3.85% |  | USD |  |  | \$1,000 - \$9,999.99 | 2.00% |  | \$10,000 - \$29,999.99 | 3.40% |  | \$30,000 and more | 3.90% |  | EUR |  |  | €1,000 - €9,999.99 | 1.00% |  | €10,000 - €29,999.99 | 1.50% |  | €30,000 and more | 1.80% |  |
| Account Balance                                                                   | Expected Profit Rate % (AER)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| GBP                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| £1,000 - £9,999.99                                                                | 2.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| £10,000 - £24,999.99                                                              | 3.35%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| £25,000 and more                                                                  | 3.85%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| USD                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| \$1,000 - \$9,999.99                                                              | 2.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| \$10,000 - \$29,999.99                                                            | 3.40%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| \$30,000 and more                                                                 | 3.90%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| EUR                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| €1,000 - €9,999.99                                                                | 1.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| €10,000 - €29,999.99                                                              | 1.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| €30,000 and more                                                                  | 1.80%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| Can Nomo Bank change the profit rate?                                             | <p>Yes, the profit rates are variable, and we will notify you if we reduce the expected profit rate applicable to the account and give you 30 calendar days’ notice as described in the terms. You may close your account and have your money returned to you, otherwise we will keep your account open, applying the new lower expected profit rate.</p> <p>If the expected profit rate has increased, we will apply it to your account immediately.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| What would the estimated balance be after 12 months based on a range of deposits? | <table><tr><th>Account Balance</th><th>Expected Profit Rate % (AER)</th><th>Expected Profit after 12 months</th></tr><tr><td colspan="3">GBP</td></tr><tr><td>£1,000</td><td>2.00%</td><td>£1,020.18</td></tr><tr><td>£10,000</td><td>3.35%</td><td>£10,340.19</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                 | Account Balance | Expected Profit Rate % (AER) | Expected Profit after 12 months | GBP |  |  | £1,000             | 2.00% | £1,020.18 | £10,000              | 3.35% | £10,340.19 |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| Account Balance                                                                   | Expected Profit Rate % (AER)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Expected Profit after 12 months |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| GBP                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                 |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| £1,000                                                                            | 2.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | £1,020.18                       |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |
| £10,000                                                                           | 3.35%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | £10,340.19                      |                 |                              |                                 |     |  |  |                    |       |           |                      |       |            |                  |       |  |     |  |  |                      |       |  |                        |       |  |                   |       |  |     |  |  |                    |       |  |                      |       |  |                  |       |  |

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|                                             | £25,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 3.85% | £25,975.67  |
|                                             | USD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |       |             |
|                                             | \$1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2.00% | \$1,020.18  |
|                                             | \$10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3.40% | \$10,345.35 |
|                                             | \$30,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3.90% | \$31,191.14 |
|                                             | EUR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |       |             |
|                                             | €1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1.00% | €1,010.05   |
|                                             | €10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1.50% | €10,151.04  |
|                                             | €30,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1.80% | €30,544.48  |
|                                             | <p>This illustration shows what a future balance might look like. It assumes:</p> <ul style="list-style-type: none"> <li>You don't make any deposits or withdrawals during the period</li> <li>The profit rate does not change</li> <li>The profit is paid into the account monthly</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |       |             |
| <b>How do I open and manage my account?</b> | <p>You can open, view and manage your Instant Access Saver in the Nomo app.</p> <ul style="list-style-type: none"> <li>You must have an active Current Account open in the respective currency.</li> <li>There is a minimum deposit required from your Current account to open the Instant Access Saver. This minimum balance is required to keep the Instant Access Saver open: <ul style="list-style-type: none"> <li>1,000 GBP</li> <li>1,000 USD</li> <li>1,000 EUR</li> </ul> </li> <li>You can hold up to a maximum deposit of 1 million GBP, USD or EUR in each Instant Access Saver.</li> <li>You can deposit more money into your Instant Access Saver at any time after opening with your initial deposit from the available funds in your Current Account.</li> <li>For additional support, you can contact a member of our team by email at <a href="mailto:support@nomobank.com">support@nomobank.com</a> or by phone on +44(0) 20 4587 1715.</li> </ul> |       |             |
| <b>Can I withdraw money?</b>                | <p>Yes, you have instant access to all your money in this type of account (provided the minimum balance is kept in the account), you may withdraw some or all of your money including any profit due to you, from your Instant Access Saver account to your Current account, and close your Instant Access Saver at any time in the Nomo app.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |       |             |
| <b>Additional information</b>               | <ul style="list-style-type: none"> <li>You can have one Instant Access Saver in each currency that is available to you.</li> <li>AER (Annual Equivalent Rate) is the expected profit rate shown as a percentage that represents the amount that the</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |       |             |

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|  | <p>savings account would earn, it tells you what the profit rate would be if your balance was held for one year.</p> <ul style="list-style-type: none"> <li>• The gross profit rate is the profit payable without deducting any tax. We do not provide any tax advice to any account holder or any other connected party. You should ensure that you obtain suitable tax advice in relation to the accounts held with us.</li> <li>• We do not pay interest on your Account like most providers of savings accounts, and we do not use your money for prohibited interest-based lending. Instead, we place the amount you deposit in your Account in Sharia-compliant investments as your agent, we will then calculate the profit on your deposit daily and pay it to you.</li> <li>• From time to time, we may have preferential profit rates for promotional purposes for specified periods, these will be communicated during these promotional periods.</li> <li>• If your withdrawal from your Instant Access Saver results in the balance falling below the minimum balance threshold, you will need to withdraw all of the money in the account, and your account will be closed. You can open a new Instant Access Saver at any time.</li> </ul> |
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