| BMTD Tenor | Revised Profit Rates p.a.<br>(effective 1 <sup>st</sup> April, 2022) |            |
|------------|--|------------|
|            | BMTD Rack Rate   | Bonus Rate |
| 1 Month    | 8.25%  | 4.50%      |
| 3 Months   | 8.25%  | 5.25%      |
| 6 Months   | 8.25%  | 6.25%      |
| 1 year     | 8.25%  | 6.75%      |
| 2 Years    | 8.25%  | 6.75%      |
| 3 Years    | 8.25%  | 6.75%      |
| 4 Years    | -  |            |
| 5 Years    | -  |            |

- i) Bonus rate shall be applicable i.e. if the customer maintains a monthly average balance of at least 25% of total outstanding BMTD(s) amount in a linked current account
- **ii)** The revised profit rates will be applicable on all **fresh** TDs booked on or w.e.f. **1**<sup>st</sup> of April 2022.
- iii) All <u>Existing</u> BMTDs shall continue to have the previous rates (both Rack Rates and Bonus Rates) i.e. on the date of booking or applied at the time of their rollover/maturity. However, upon rollover of any existing BMTD, the new rate of Bonus (which is higher) shall be applicable for the complete month of renewal.
- iv) Four year and Five Year BMTDs are now being discontinued (and there shall be no rollover on these tenors)