Applicable Interest Rate for Group Employee Benefit Plus

| Applicable Quarter | Interest Rate Applicable |
|---|---|
| April, May, June – 2020 | 6.75% p.a. |
| July, Aug, Sep – 2020 | 6.50% p.a. |
| Oct, Nov, Dec – 2020 | 7.00% p.a |
| Jan, Feb, Mar – 2021 | 6.75% p.a. |
| April, May, June – 2021 | 6.50% p.a. |
| July, Aug, Sep – 2021 | 6.50% p.a. |
| Oct, Nov, Dec – 2021 | 6.70% p.a. |
| Jan, Feb, Mar – 2022 | 6.80% p.a. |
| Apr, May, Jun – 2022 | 7.00% p.a. |
| July, Aug, Sept – 2022 | 7.80% p.a. |
| Oct, Nov, Dec – 2022 | 8.00% p.a. |
| Jan, Feb, Mar – 2023 | 7.75% p.a. |
| Apr, May, Jun – 2023 | 7.50% p.a. |
| July, Aug, Sept – 2023 | 7.35% p.a. |
| Oct, Nov, Dec – 2023 | 7.45% p.a. |
| Jan, Feb, Mar – 2024 | 7.80% p.a. |
| Apr, May, Jun – 2024 | 7.80% p.a. |
| Jul, Aug, Sept - 2024 | 8.00% p.a. |
| Oct, Nov, Dec - 2024 | 8.25% p.a. |
| Jan, Feb, Mar - 2025 | 7.75% p.a. |
| Apr, May, Jun - 2025 | 7.25% p.a. |
| Jul, Aug, Sep - 2025 | 7.25% p.a. |
| Oct, Nov, Dec - 2025 | 7.25% p.a. |
| Jan, Feb, Mar -2026 | 7.50% p.a |
| Apr, May, Jun – 2026 | 7.75% p.a |
| July, Aug, Sep- 2026 | 8.00% p.a |
| Oct, Nov, Dec-2026 | 8.00% p.a |

Notes:

a) A non-zero positive interest rate, subject to a minimum of 0.5% p.a. shall be declared on a quarterly basis for the product in accordance with the Board Approved Policy.
b) The interest rate will be declared at the beginning of the quarter i.e. within 15 days of the start of the quarter.
c) Please refer to the terms and conditions for more details