

## Notification for Saadiq Savings and Saadiq Term Account Customers

Standard Chartered Bank is pleased to announce the Mudarib's Profit Share and weightages which will be applicable on its Saadiq Savings Account and Saadiq Term Account products. The Mudarib's profit share and weightages are used to calculate the distribution of profit as per the requirements of Shariah. For more information please refer to the Saadiq Terms & Conditions available at the Bank's branches or contact our customer service representatives.

### Announcement for the month of December 2016

The profit rates announced for Dec '15 – Dec '16 are as follows:

Historical Rates Account Categories	Dec -15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
<b>Customers</b>													
<b>AED Accounts</b>													
Saadiq Savings Account	0.23%	0.16%	0.19%	0.16%	0.25%	0.15%	0.18%	0.16%	0.18%	0.13%	0.25%	0.25%	0.16%
Saadiq Term Account													
1 Month	0.29%	0.20%	0.24%	0.19%	0.31%	0.19%	0.23%	0.20%	0.23%	0.17%	0.31%	0.31%	0.20%
3 Months	0.40%	0.28%	0.34%	0.27%	0.43%	0.26%	0.32%	0.29%	0.32%	0.23%	0.43%	0.44%	0.28%
6 Months	0.69%	0.48%	0.58%	0.47%	0.74%	0.45%	0.55%	0.49%	0.54%	0.40%	0.74%	0.75%	0.48%
12 Months	0.86%	0.60%	0.73%	0.58%	0.93%	0.56%	0.69%	0.61%	0.68%	0.50%	0.93%	0.94%	0.60%
<b>EUR Accounts</b>													
Saadiq Savings Account	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Saadiq Term Account													
1 Month	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
3 Months	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 Months	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
12 Months	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>USD Accounts</b>													
Saadiq Savings Account	0.11%	0.08%	0.10%	0.08%	0.12%	0.07%	0.09%	0.08%	0.09%	0.07%	0.12%	0.13%	0.08%
Saadiq Term Account													
1 Month	0.11%	0.08%	0.10%	0.08%	0.12%	0.07%	0.09%	0.08%	0.09%	0.07%	0.12%	0.13%	0.08%
3 Months	0.14%	0.10%	0.12%	0.09%	0.15%	0.09%	0.11%	0.10%	0.11%	0.08%	0.15%	0.15%	0.10%
6 Months	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
12 Months	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>GBP Accounts</b>													
Saadiq Savings Account	0.06%	0.04%	0.05%	0.04%	0.06%	0.04%	0.05%	0.04%	0.05%	0.03%	0.06%	0.06%	0.04%
Saadiq Term Account													
1 Month	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
3 Months	0.23%	0.16%	0.19%	0.16%	0.25%	0.15%	0.18%	0.16%	0.18%	0.10%	0.19%	0.19%	0.12%
6 Months	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
12 Months	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Note: The above rates are applicable for the respective previous months (Dec '15 – Dec '16). Profit rates for the month of January '17 will be announced in the first week of February '17.

*Expected Profit Rate* = For Mudaraba based Saadiq Savings Account and Saadiq Term Account, the *Expected Profit Rate* is the actual profit rate declared for the previous month. For a new account booked it will reflect as 0% p.a. for month 0 only.

The above rates should not be taken as any prediction, projection or forecast as to the future or likely performance of the accounts.

## Weightages for each Category (Jan '17)

### SCB's Profit Share as Mudarib: 50%

Account Categories	Weightages for the month
Customers	
<b>AED Accounts</b>	
Saadiq Savings Account	0.1313
SaadiqOne Account	0.1313
Saadiq Term Account :	
1 month	0.1641
3 months	0.2297
6 months	0.3939
12 months	0.4923
<b>EUR Accounts</b>	
Saadiq Savings Account	0.0066
Saadiq Term Account :	
1 month	0.0000
3 months	0.0000
6 months	0.0000
12 months	0.0000
<b>USD Accounts</b>	
Saadiq Savings Account	0.0656
Saadiq Term Account :	
1 month	0.0656
3 months	0.0788
6 months	0.1444
12 months	0.1641
<b>GBP Accounts</b>	
Saadiq Savings Account	0.0328
Saadiq Term Account :	
1 month	0.0328
3 months	0.0985
6 months	0.1313
12 months	0.1969
<b>SCB (as Investor)</b>	<b>1.0000</b>