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|---|----------------------|
|  | Indian Overseas Bank |
|   | Singapore Branch     |
|   | Treasury Department  |
|   | Date – 16th Feb 2026 |

TO : ALL DEPT'S

DEPOSIT RATES FOR THE FOLLOWING AMOUNTS W.E.F **20<sup>th</sup> Feb 2026**

| <b>Tenor Months</b> | <b>In</b> | <b>GBP 75,000 or up to USD equivalent 100,000</b> | <b>AUD 150,000 or up to USD equivalent 100,000</b> | <b>Up to USD 20,000</b> | <b>Up to SGD 50,000</b> |
|---------------------|-----------|---|--|-------------------------|-------------------------|
| 1                   |           | <b>0.01</b>                                       | <b>0.01</b>  | <b>3.00</b>             | <b>0.50</b>             |
| 3                   |           | <b>0.01</b>                                       | <b>0.05</b>  | <b>3.25</b>             | <b>0.50</b>             |
| 6                   |           | <b>0.05</b>                                       | <b>0.08</b>  | <b>3.50</b>             | <b>0.75</b>             |
| 9                   |           | <b>0.05</b>                                       | <b>0.08</b>  | <b>3.50</b>             | <b>0.75</b>             |
| 12                  |           | <b>0.10</b>                                       | <b>0.10</b>  | <b>3.50</b>             | <b>0.85</b>             |
| Savings Bank        |           | <b>0.10</b>                                       | <b>0.10</b>  | <b>0.10</b>             | <b>0.10</b>             |

- For Senior citizens additional rate of 0.125% above board rate for SGD Deposit continues.
- The staff shall be paid 1.00% over the Board rates for their fixed deposits and savings bank deposits denominated in SGD.

THE ABOVE INTEREST RATES ARE APPLICABLE TILL FURTHER NOTICE

CHIEF EXECUTIVE