

Applicable Interest Rate for Group Employee Benefit Plus

Applicable Quarter	Interest Rate Applicable
Apr, May, Jun - 2020	6.75% p.a.
Jul, Aug, Sep - 2020	6.50% p.a.
Oct, Nov, Dec - 2020	7.00% p.a.
Jan, Feb, Mar - 2021	6.75% p.a.
Apr, May, Jun - 2021	6.50% p.a.
Jul, 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.

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