

Summer Rate Boost Terms and Conditions:

Investment Term	Annual Interest Rate	Gross Annual Interest Equivalent Rate
1 Year	9.00%	9.00%
2 Years	9.5%	9.95%
3 Years	8.00%	8.66%

1. Kuflink is offering a limited-time rate boost on all Pool investments (Auto/Auto IF-ISA) as outlined in the table above. This is available to both new and existing investors who invest on the platform between Wednesday 23<sup>rd</sup> July 2025 and Monday 1<sup>st</sup> September 2025.
2. All new investors must make a minimum investment of £500 within the Pool to qualify for the rate boost.
3. All existing investors must investment a minimum of £100 within the Pool to qualify for the rate boost.
4. There is no maximum limit on the amount you can invest.
5. The Investment window closes at 10.00am on Monday 1<sup>st</sup> September 2025.
6. Interest will be paid into your applicable wallet during the month in which your investment term ends or added to your capital if you choose to roll over your investment upon maturity.
7. Kuflink Ltd reserves the right to amend or withdraw the rate boost on Pool investments at any time, without prior notice.
8. ISA transfers are also eligible, provided the transfer forms are received by Kuflink before the cut-off time of 10:00 AM on Monday 1<sup>st</sup> September 2025. We will honour all qualifying transfers and adjust the rates accordingly on completion of any outstanding transfers.
9. Re-terms scheduled prior to the launch of the Summer Rate Boost will not qualify for the higher rate. This is due to re-terms are locked in at the rate available at the time they are scheduled. Investors can contact the Investor Relations team to request an amendment before the scheduled re-term date. Once a re-term completes, no changes can be made to the rate applied.
10. Any maturities within this period without predefined instructions, can be scheduled accordingly.
11. Any investments currently scheduled for repayment within the Rate Boost window can be adjusted to re-term, making them eligible for the rate boost. You can speak with our Investor Relations team to arrange this.
12. All existing Terms and Conditions apply.
13. Should you close your account at any time, Kuflink is unable to reactivate this and any interest due will be forfeited. Should you wish to use the Kuflink Platform in the future, you will need to open a new account.
14. This rate boost cannot be used in conjunction with any other uplift, and Kuflink reserves the right to withdraw the offer at any time and without prior notice.