

**AWARD-WINNING
DIGITAL CURRENT ACCOUNT**

British bank awards Best newcomer Winner 2025 | Smart money people

- Higher Interest on Idle Cash
- 1.5% Cashback until 31 Dec 2025

* 18+, Debit Card available for UK residents only. T&Cs Apply.

Award-Winning Digital Current Account Offers Higher Interest on Idle Cash and 1.5% Cashback

Most UK current accounts pay little or no interest on the everyday balance that people use for bills, purchases and upcoming expenses. An award-winning digital bank account is challenging traditional banking norms by offering higher interest on current account balances, along with cashback on both local and overseas spending.

Recently recognised as **Best Newcomer at the British Bank Awards 2025**, **iFAST Global Bank's Multi Currency Current Account** pays **2.9% AER (2.87% gross)** on GBP balances. Your idle cash earns interest automatically while remaining fully accessible for daily use.

Additionally, customers can earn **1.5% cashback on up to 1,500 GBP of eligible local and overseas card spending**. This promotional cashback rate applies until **31st December 2025**. UK debit card only. T&Cs apply.

This combination makes it one of the limited number of current accounts that offer both interest and cashback.

How much can your idle cash earn?

Many customers keep substantial balances in their current account for flexibility. With the Multi Currency Current Account, that idle cash has the potential to earn interest while remaining fully accessible.

If you maintain **£100,000** in your account for 12 months at 2.9% AER (variable)* on GBP, the balance becomes: **£102,900 after one year**

You would have earned **£2,900 quietly in the background**. This eliminates the need of moving money between a savings and current account, while maintaining the flexibility to access your funds for daily use.

*The rate is as of 3 December 2025. Interest rates for other currencies are available on our website at www.ifastgb.com. Please refer to our website for full terms and conditions.

Cashback for everyday spending

Customers can earn cashback on both local and overseas transactions using the iFAST Global Bank Multi-Currency Debit Card.

1.5% Cashback Promotion

- Up to **£1,500 on eligible card spending per month**
- Applies to both local and overseas card spending
- Valid **from 1 December to 31 December 2025**
- Multi-Currency Debit Card is available to UK residents only

For more information, refer to the [Terms and Conditions of the Cashback Program](#).

Key features of this digital current account

1. Higher interest on everyday balance

Your idle cash earns interest while staying in your current account, removing the need to move money to a separate savings account.

2. Cashback on local and overseas spending

All eligible purchases earn rewards, adding more value to your daily card usage.

3. Multi-currency global banking

Hold, spend and send multiple currencies in one account. Ideal for international customers, travellers and global workers who manage cross-border finances.

4. Fully digital and global ready

Open an account online through our fully digital application and make secure payments globally using the numberless debit card, designed to protect personal details. Customers can also add the debit card to Apple Pay and Google Pay, making everyday spending even easier.

5. Money remains fully accessible

No lock-ins, no minimum balance requirements. Your GBP balance continues to earn interest as you spend.

Eligible customer deposits with iFAST Global Bank are protected by the Financial Services Compensation Scheme (FSCS) up to £120,000 per person, providing additional confidence and peace of mind. Learn more at <https://www.fscs.org.uk/>

Why this current account stands out

iFAST Global Bank's Multi Currency Current Account combines interest on idle cash, international flexibility and cashback rewards into one everyday account. It supports customers who utilise balances for daily life or global lifestyle needs.

About iFAST Corporation & iFAST Global Bank

iFAST Corporation is a global digital banking and wealth management platform, with assets under administration of S\$30.62 billion as at 30 September 2025. Established in 2000, it operates in Singapore, Hong Kong, Malaysia, China, and the UK. iFAST Global Bank is a fully licensed UK bank, offering multi-currency deposits, payment services, and remittance solutions. Regulated by the Prudential Regulation Authority (PRA) and Financial Conduct Authority (FCA), the Bank is a direct member of the Bank of England Faster Payment Scheme, Clearing House Automated Payment System (CHAPS) and SWIFT.

For more information, visit www.ifastgb.com and www.ifastcorp.com

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