

## FOR IMMEDIATE RELEASE

### **iFAST Global Bank Lifts Fixed Deposit Rates and Introduces Higher-Yielding 3-Year Deposits on GBP, USD & HKD**

**LONDON (12 January 2026)** – iFAST Global Bank announced enhancements to its fixed deposit offerings, delivering attractive opportunities for clients at a time when global interest rates are trending lower.

Following the U.S. Federal Reserve’s decision on 10 December 2025 to reduce its policy rate by 25 basis points to a target range of 3.50% to 3.75%, benchmark rates across major markets have softened. In a similar move, the UK Bank of England reduced its policy rate by 25 basis points to 3.75% on 18 December 2025, underscoring a shift toward lower interest rates across key economies. In this environment, and as the Hong Kong dollar closely tracks the U.S. dollar, customers have understandably become more concerned about how a declining rate cycle may affect deposit returns.

In response, iFAST Global Bank has adopted a differentiated approach. Against the backdrop of softer global rates, iFAST Global Bank has increased rates on selected one-year and two-year fixed deposits and introduced a new three-year tenor offering higher yields, enabling clients to secure attractive returns despite a more challenging rate environment.

#### **Key rate changes include:**

- **GBP 1-year Fixed Deposit:** increased from **3.40% AER to 3.50% AER**
- **GBP 2-year Fixed Deposit:** increased from **3.40% AER to 3.60% AER**
- **USD 2-year Fixed Deposit:** increased from **3.45% AER to 3.60% AER**
- **HKD 2-year Fixed Deposit:** increased from **3.00% AER to 3.20% AER**
- **New GBP 3-year Fixed Deposit: 4.00% AER**
- **New USD 3-year Fixed Deposit: 4.00% AER**
- **New HKD 3-year Fixed Deposit: 3.50% AER**

Interest rates are as of 7 January 2026. T&Cs apply.

These enhancements reflect iFAST Global Bank’s focus on providing stability and value for investors seeking income certainty. By raising rates on selected one-year and two-year deposits, and offering even higher rates on new three-year tenors, the Bank allows clients to lock in compelling yields now, rather than remain exposed to ongoing interest rate volatility.

“We recognise the concerns investors have as global central banks move towards a more accommodative stance,” said Simon Lee, General Manager, Digital Personal Banking, at iFAST Global Bank. “By increasing our two-year rates and launching a highly competitive three-year fixed deposit, we are giving clients confidence and clarity at a time when certainty of returns matters most.”

This move underscores iFAST Global Bank’s commitment to delivering long-term value to UK and global clients. With the fully digital onboarding process, global clients can easily open an account online from abroad.

## **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. iFAST Global Bank is also a member of the Financial Services Compensation Scheme (FSCS) where eligible deposits are protected up to £120,000 for each customer.

For more information, visit [www.ifastgb.com](http://www.ifastgb.com) and [www.ifastcorp.com](http://www.ifastcorp.com)

### **Media Contact:**

Rachelle Au-Yeung | [rachelle.ayeung@ifastgb.com](mailto:rachelle.ayeung@ifastgb.com) / [corpcomms@ifastfinancial.com](mailto:corpcomms@ifastfinancial.com)