



CERTIFICATE OF DEPOSIT FEES

ANNUAL YIELD PERCENTAGE (APY)

AMOUNT / DAYS	90	180	365
\$25,000.00-\$99,999.99	1.75%	2.00%	2.50%
\$100,000.00-\$499,999.99	2.75%	3.00%	3.25%
\$500,000.00 or more	2.75%	3.00%	3.25%

If the Certificate term is from 30 to 90 days, the penalty will be the total amount of interest accrued.

If the Certificate term is from 91 to 364 days, the penalty will be 3 months of interest or the interest accrued, whichever is less.

If the Certificate term is 1 year or more, the penalty will be 6 months of interest or the interest accrued, whichever is less.

We may change the interest rate and the Annual Percentage Yield (APY) or balance requirement at any time. Kapital Bank International, Inc. will notify you by email of any changes required by law. The prices of the products and the fees contained herein are accurate and effective as of 04/01/2026. For any inquiries, please contact one of our customer service agents at **787-300-3466** or by email at soporte.puertorico@kapital.com