

**PERSONAL SAVINGS ACCOUNTS**

**PRODUCT SPECIFIC TERMS AND CONDITIONS**

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**RATE CARD & TARIFF**

**TO BE READ IN CONJUNCTION WITH PERSONAL  
SAVINGS ACCOUNTS TERMS & CONDITIONS**

## PERSONAL SAVINGS ACCOUNTS

### PRODUCT SPECIFIC TERMS & CONDITIONS

[www.securetrustbank.com](http://www.securetrustbank.com)

These Product Terms, together with the Rate Card and Tariff, supplement and amend the Personal Savings Account terms and conditions. If there is any inconsistency between these Product Terms and the Personal Savings Account terms and conditions, then these Product Terms (together with the Rate Card and the Tariff) will take priority in relation to any Account you open with us.

We recommend that you keep a copy of these Product Terms for your records. A copy of these Product Terms is available on request and can be found on our Website. These Product Terms will come into force when we have processed your request to transfer the funds from your original Fixed Rate Bond into this new Bond and the new Bond is opened, and shall continue until terminated in accordance with these Terms.

#### 1. 5 Year Fixed Rate Bond (R23.Nov.2026)

- 1.1. This account is a 5 Year Fixed Rate Bond (R23.Nov.2026) and the interest rate is fixed until 23 November 2026 (the “**Maturity Date**”).
- 1.2. The 5 Year Bond is only available to customers with a Fixed Rate Bond maturing on 22 November 2021.
- 1.3. The 5 Year Bond is only available to personal customers.
- 1.4. The minimum deposit is £1,000.
- 1.5. Only funds from your original Fixed Rate Bond can be transferred to this 5 Year Bond. No further deposits can be made.
- 1.6. The tariff applicable to the Bond can be found on our website at [www.securetrustbank.com](http://www.securetrustbank.com).
- 1.7. Closure of the account or withdrawals are not permitted until the day after maturity.
- 1.8. We will write to you prior to maturity to let you know your options.
- 1.9. On the Maturity Date (or the next Business Day, if the Maturity Date is not a Business Day), unless you have instructed us otherwise, we will automatically transfer the funds from this Bond into a Matured Funds Access Account.
- 1.10. Unless you instruct us otherwise, the frequency and how we pay interest will be the same for the Matured Funds Access Account as it is for this Bond.
- 1.11. The Nominated Account that will be registered for the Matured Funds Access Account will be the Nominated Account which is registered for this Bond, unless you instruct us otherwise.
- 1.12. If your funds are re-invested into a Matured Funds Access Account on maturity, then we will contact you within 7 Business Days following the maturity date to confirm this.
- 1.13. This Bond is a limited issue and may be withdrawn from sale without notice.

## Fixed Rate Bonds Summary Box

Account Name	Fixed Rate Bond <b>5 Year Fixed Rate Bond (R23.Nov.2026)</b>
What is the interest rate?	<b>2.00% Gross A.E.R.</b> Interest is calculated daily and paid on 31 December and on maturity. You can choose to have your interest added to your Fixed Rate Bond or paid away to your Nominated Account.
Can Secure Trust Bank change the interest rate?	No, the interest rate is fixed. This means that the rate of interest payable on your account will remain the same from the time you open your account until the end of the fixed rate period.
What would the estimated balance be after 60 months based on a £1,000 deposit?	<b>5 Year Fixed Rate Bond (R23.Nov.2026)</b> Your estimated balance would be <b>£1,104.08</b> based on a deposit of <b>£1,000</b> after <b>60 months</b> at <b>2.00% A.E.R</b> This is for illustrative purposes only, does not take into account individual circumstances and makes the following assumptions: - Your initial deposit is paid into the Bond when it is opened - No further deposits are made - Interest is added to your Bond
How do I open and manage my account?	To open an account you must: <ul style="list-style-type: none"> <li>- Have an existing Fixed Rate Bond due to mature on 22 November 2021</li> <li>- Be 18 or over</li> <li>- Reside in the UK</li> <li>- Deposit a minimum of £1,000</li> </ul> <p>The minimum operating balance for personal accounts is £1,000, and the maximum aggregate balance across all accounts held is £1,000,000.</p> <p>How to open the account and pay in: You must apply for the product by making a selection through the Maturity Portal. Deposits into the Bond must be from your existing Fixed Rate Bond.</p> <p>How to manage the account: Accounts are managed by Internet Banking or telephone on 0345 111 7092.</p>
Can I withdraw money?	Withdrawals are not permitted on this account. The maturity date is noted within the product name. We will write to you prior to maturity to let you know your options. At maturity, if you don't give us any instructions, we'll automatically transfer the money in this account to our Matured Funds Access Account. We'll send you details of the Matured Funds Access Account when we write to you before the maturity date.
Additional information	Any interest earned will be paid gross; we will not deduct tax from interest accrued on your savings. Tax treatment may be subject to change in the future. For more information, please visit HMRC at <a href="http://www.gov.uk">www.gov.uk</a> This account is a strictly limited issue and may be withdrawn at any time.

## Rate Card

5 Year Fixed Rate Bond (R23.Nov.2026)	Gross A.E.R.	Gross p.a.
	2.00%	2.00%

### Gross Interest Rate

- The gross rate is the contractual rate which is used to calculate the interest
- A.E.R. stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded on an annual basis

## Tariff

	Duplicate Statement	£5 / item
	Payment requested by CHAPS	£20 / item
	BACS recall	£30 / item
	BACS trace	£15 / item

**CUSTOMER SERVICES HELPLINE**

**0345 111 7092**

**[WWW.SECURETRUSTBANK.COM](http://WWW.SECURETRUSTBANK.COM)**

Secure Trust Bank PLC. Registered in England and Wales 541132.  
Registered Office: One Arleston Way, Solihull, B90 4LH.  
Authorised by the Prudential Regulation Authority and regulated by  
the Financial Conduct Authority and the Prudential Regulation Authority.  
Our registration number is 204550.

