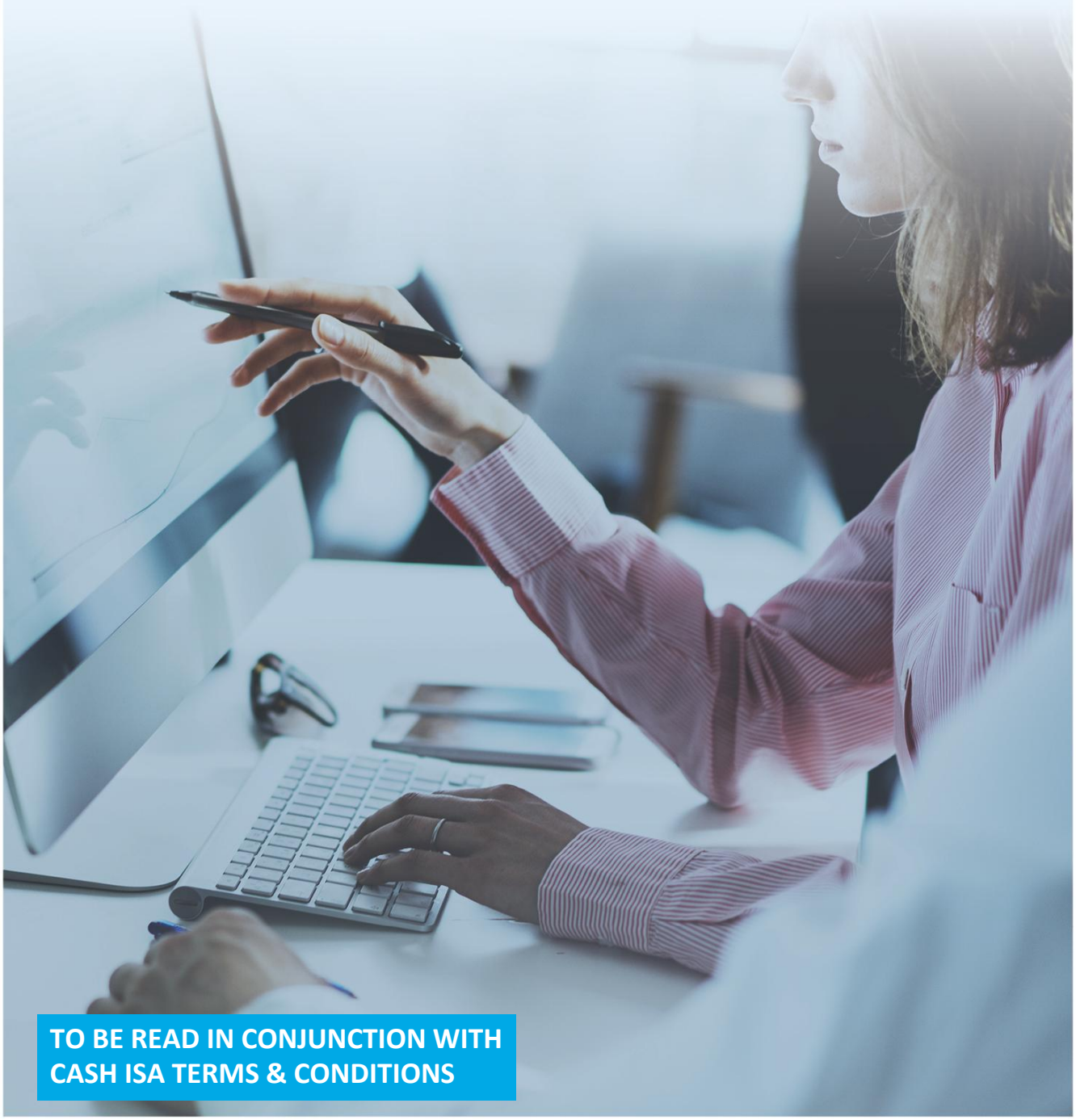
CASH ISA

PRODUCT SPECIFIC TERMS AND CONDITIONS

Effective from 26 November 2026



TO BE READ IN CONJUNCTION WITH CASH ISA TERMS & CONDITIONS

SecureTrust Bank

CASH ISA
PRODUCT SPECIFIC TERMS & CONDITIONS

www.securetrustbank.com

These Product Terms, together with the ISA Rate Card and ISA Tariff, supplement and amend the Personal Savings Account terms and conditions and Cash ISA Terms and Conditions. If there is any inconsistency between these Product Terms and the Personal Savings Account terms and conditions or Cash ISA Terms and Conditions, then these Product Terms (together with the ISA Rate Card and the ISA Tariff) will take priority in relation to any ISA 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. These Product Terms will come into force when we have processed your fully completed application and opened the ISA, and shall continue until terminated in accordance with these Terms.

1. 1 Year Fixed Rate Cash ISA (07.Jan.28)

1.1. This account is a 1 Year Fixed Rate Cash ISA (07.Jan.28) and the interest rate is fixed until 07 January 2028 (the "Maturity Date").

1.2. The minimum deposit required to open a 1 Year Fixed Rate Cash ISA (07.Jan.28) is £1,000.

1.3. You cannot pay in funds by cheque to this Account.

1.4. An Account Holder can only have one 1 Year Fixed Rate Cash ISA (07.Jan.28).

1.5. This is not a flexible Cash ISA.

1.6. We do not permit partial withdrawals or partial transfers to a new ISA manager so you must withdraw or transfer all funds in one go.

1.7. You will be charged if you close your Fixed Rate Cash ISA or if you transfer it to another ISA manager before the Maturity Date. The charge is the equivalent of 90 days' tax-free interest. This will be deducted from the balance in this Cash ISA and therefore you may receive back less than you have paid in.

1.8. We will contact 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 Cash ISA into a Matured Funds Access ISA.

1.10. Unless you instruct us otherwise, the frequency and how we pay interest will be the same for the Matured Funds Access ISA as it is for this Cash ISA.

1.11. The Nominated Account that will be registered for the Matured Funds Access ISA will be the Nominated Account which is registered for this Cash ISA, unless you instruct us otherwise.

1.12. If your funds are re-invested into a Matured Funds Access ISA on maturity, then we will contact you within 7 Business Days following the Maturity Date to confirm this.

1.13. The Rate Card & Tariff applicable to this Cash ISA can be found on our website at www.securetrustbank.com.

1.14. This 1 Year Fixed Rate Cash ISA (07.Jan.28) is a limited issue and may be withdrawn from sale without notice.

2. 18 Month Fixed Rate Cash ISA (20.Jun.28)

2.1. This account is an 18 Month Fixed Rate Cash ISA (20.Jun.28) and the interest rate is fixed until 20 June 2028 (the "Maturity Date").

2.2. The minimum deposit required to open an 18 Month Fixed Rate Cash ISA (20.Jun.28) is £1,000.

2.3. You cannot pay in funds by cheque to this Account.

2.4. An Account Holder can only have one 18 Month Fixed Rate Cash ISA (20.Jun.28).

2.5. This is not a flexible Cash ISA.

2.6. We do not permit partial withdrawals or partial transfers to a new ISA manager so you must withdraw or transfer all funds in one go.

2.7. You will be charged if you close your Fixed Rate Cash ISA or if you transfer it to another ISA manager before the Maturity Date. The charge is the equivalent of 120 days' tax-free interest. This will be deducted from the balance in this Cash ISA and therefore you may receive back less than you have paid in.

2.8. We will contact you prior to maturity to let you know your options.

2.9. 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 Cash ISA into a Matured Funds Access ISA.

2.10. Unless you instruct us otherwise, the frequency and how we pay interest will be the same for the Matured Funds Access ISA as it is for this Cash ISA.

2.11. The Nominated Account that will be registered for the Matured Funds Access ISA will be the Nominated Account which is registered for this Cash ISA, unless you instruct us otherwise.

2.12. If your funds are re-invested into a Matured Funds Access ISA on maturity, then we will contact you within 7 Business Days following the Maturity Date to confirm this.

2.13. The Rate Card & Tariff applicable to this Cash ISA can be found on our website at www.securetrustbank.com.

2.14. This 18 Month Fixed Rate Cash ISA (20.Jun.28) is a limited issue and may be withdrawn from sale without notice.

3. 2 Year Fixed Rate Cash ISA (08.Jan.29)

3.1. This account is a 2 Year Fixed Rate Cash ISA (08.Jan.29) and the interest rate is fixed until 08 January 2029 (the “Maturity Date”).

3.2. The minimum deposit required to open a 2 Year Fixed Rate Cash ISA (08.Jan.29) is £1,000.

3.3. You cannot pay in funds by cheque to this Account.

3.4. An Account Holder can only have one 2 Year Fixed Rate Cash ISA (08.Jan.29).

3.5. This is not a flexible Cash ISA.

3.6. We do not permit partial withdrawals or partial transfers to a new ISA manager so you must withdraw or transfer all funds in one go.

3.7. You will be charged if you close your Fixed Rate Cash ISA or if you transfer it to another ISA manager before the Maturity Date. The charge is the equivalent of 180 days' tax-free interest. This will be deducted from the balance in this Cash ISA and therefore you may receive back less than you have paid in.

3.8. We will contact you prior to maturity to let you know your options.

3.9. 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 Cash ISA into a Matured Funds Access ISA.

3.10. Unless you instruct us otherwise, the frequency and how we pay interest will be the same for the Matured Funds Access ISA as it is for this Cash ISA.

3.11. The Nominated Account that will be registered for the Matured Funds Access ISA will be the Nominated Account which is registered for this Cash ISA, unless you instruct us otherwise.

3.12. If your funds are re-invested into a Matured Funds Access ISA on maturity, then we will contact you within 7 Business Days following the Maturity Date to confirm this.

3.13. The Rate Card & Tariff applicable to this Cash ISA can be found on our website at www.securetrustbank.com.

3.14. This 2 Year Fixed Rate Cash ISA (08.Jan.29) is a limited issue and may be withdrawn from sale without notice.

4. 3 Year Fixed Rate Cash ISA (20.Dec.29)

4.1. This account is a 3 Year Fixed Rate Cash ISA (20.Dec.29) and the interest rate is fixed until 20 December 2029 (the "Maturity Date").

4.2. The minimum deposit required to open a 3 Year Fixed Rate Cash ISA (20.Dec.29) is £1,000.

4.3. You cannot pay in funds by cheque to this Account.

4.4. An Account Holder can only have one 3 Year Fixed Rate Cash ISA (20.Dec.29).

4.5. This is not a flexible Cash ISA.

4.6. We do not permit partial withdrawals or partial transfers to a new ISA manager so you must withdraw or transfer all funds in one go.

4.7. You will be charged if you close your Fixed Rate Cash ISA or if you transfer it to another ISA manager before the Maturity Date. The charge is the equivalent of 270 days' tax-free interest. This will be deducted from the balance in this Cash ISA and therefore you may receive back less than you have paid in.

4.8. We will contact you prior to maturity to let you know your options.

4.9. 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 Cash ISA into a Matured Funds Access ISA.

4.10. Unless you instruct us otherwise, the frequency and how we pay interest will be the same for the Matured Funds Access ISA as it is for this Cash ISA.

4.11. The Nominated Account that will be registered for the Matured Funds Access ISA will be the Nominated Account which is registered for this Cash ISA, unless you instruct us otherwise.

4.12. If your funds are re-invested into a Matured Funds Access ISA on maturity, then we will contact you within 7 Business Days following the Maturity Date to confirm this.

4.13. The Rate Card & Tariff applicable to this Cash ISA can be found on our website at www.securetrustbank.com.

4.14. This 3 Year Fixed Rate Cash ISA (20.Dec.29) is a limited issue and may be withdrawn from sale without notice.

5. 5 Year Fixed Rate Cash ISA (22.Dec.31)

5.1. This account is a 5 Year Fixed Rate Cash ISA (22.Dec.31) and the interest rate is fixed until 22 December 2031 (the "Maturity Date").

5.2. The minimum deposit required to open a 5 Year Fixed Rate Cash ISA (22.Dec.31) is £1,000.

5.3. You cannot pay in funds by cheque to this Account.

5.4. An Account Holder can only have one 5 Year Fixed Rate Cash ISA (22.Dec.31).

5.5. This is not a flexible Cash ISA.

5.6. We do not permit partial withdrawals or partial transfers to a new ISA manager so you must withdraw or transfer all funds in one go.

5.7. You will be charged if you close your Fixed Rate Cash ISA or if you transfer it to another ISA manager before the Maturity Date. The charge is the equivalent of 365 days' tax-free interest. This will be deducted from the balance in this Cash ISA and therefore you may receive back less than you have paid in.

5.8. We will contact you prior to maturity to let you know your options.

5.9. 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 Cash ISA into a Matured Funds Access ISA.

5.10. Unless you instruct us otherwise, the frequency and how we pay interest will be the same for the Matured Funds Access ISA as it is for this Cash ISA.

5.11. The Nominated Account that will be registered for the Matured Funds Access ISA will be the Nominated Account which is registered for this Cash ISA, unless you instruct us otherwise.

5.12. If your funds are re-invested into a Matured Funds Access ISA on maturity, then we will contact you within 7 Business Days following the Maturity Date to confirm this.

5.13. The Rate Card & Tariff applicable to this Cash ISA can be found on our website at www.securetrustbank.com.

5.14. This 5 Year Fixed Rate Cash ISA (22.Dec.31) is a limited issue and may be withdrawn from sale without notice.

Closure and Transfer Charges for Fixed Rate Cash ISAs

You will be charged if you close your Fixed Rate Cash ISA before the end of the applicable fixed term or if you transfer it to another ISA provider before the maturity date. The charge depends on the term of the Fixed Rate Cash ISA and is the equivalent of the days' tax-free interest listed below. This may be deducted from the balance in your Fixed Rate Cash ISA and therefore you may receive back less than you have paid in.

1 Year Fixed Rate Cash ISA	90 days' loss of Interest
18 Month Fixed Rate Cash ISA	120 days' loss of Interest
2 Year Fixed Rate Cash ISA	180 days' loss of Interest
3 Year Fixed Rate Cash ISA	270 days' loss of Interest
5 Year Fixed Rate Cash ISA	365 days' loss of Interest

CUSTOMER SERVICES HELPLINE

0345 111 7092

WWW.SECURETRUSTBANK.COM

Secure Trust Bank PLC. Registered in England and Wales 541132.
Registered Office: Yorke House, 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.

