

NON PERSONAL SAVINGS ACCOUNTS

PRODUCT SPECIFIC TERMS AND CONDITIONS

WITHDRAWN ACCOUNTS

Effective from 28 September 2017

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

NON PERSONAL SAVINGS ACCOUNTS PRODUCT SPECIFIC TERMS & CONDITIONS WITHDRAWN ACCOUNTS

Effective from 28 September 2017

www.securetrustbank.com

These Product Terms, together with the Rate Card and Tariff, supplement and amend the Non Personal Savings Account terms and conditions. If there is any inconsistency between these Product Terms and the Non 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 Notice 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 a fully completed application from you and opened the Account, and shall continue until terminated in accordance with these Terms.

1 Year Term Fixed Rate Bonds

1. Series 9 (Withdrawn 9 December 2016)

- 1.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 1.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.
- 1.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 1.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 1.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 1.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.
- 1.7. The 1 Year Fixed Rate Bond will mature on 2 January 2018.

2. Series 12 (Withdrawn 9 March 2017)

- 2.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 2.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.
- 2.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

- 2.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 2.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 2.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.
- 2.7. The 1 Year Fixed Rate Bond will mature on 26 March 2018.

3. Series 13 (Withdrawn 18 April 2017)

- 3.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 3.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 3.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 3.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 3.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 3.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 3.7. The 1 Year Fixed Rate Bond will mature on 10 May 2018.

4. Series 14 (Withdrawn 10 July 2017)

- 4.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 4.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 4.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 4.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 4.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 4.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 4.7. The 1 Year Fixed Rate Bond will mature on 12 July 2018.

5. Series 15 (Withdrawn 23 July 2017)

- 5.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 5.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 5.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 5.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 5.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 5.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 5.7. The 1 Year Fixed Rate Bond will mature on 20 August 2018.

6. Series 16 (Withdrawn 15 September 2017)

- 6.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 6.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 6.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 6.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 6.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 6.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 6.7. The 1 Year Fixed Rate Bond will mature on 28 September 2018.

2 Year Term Fixed Rate Bonds

7. Series 13 (Withdrawn 12 July 2016)

- 7.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 7.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.

- 7.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 7.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 7.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 7.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.
- 7.7. The 2 Year Fixed Rate Bond will mature on 8 July 2018.

8. Series 14 (Withdrawn 4 November 2016)

- 8.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 8.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.
- 8.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 8.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 8.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 8.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.
- 8.7. The 2 Year Fixed Rate Bond will mature on 5 October 2018.

9. Series 15 (Withdrawn 17 November 2016)

- 9.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 9.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.
- 9.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 9.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 9.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 9.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.
- 9.7. The 2 Year Fixed Rate Bond will mature on 4 December 2018.

10. Series 16 (Withdrawn 13 April 2017)

- 10.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 10.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 10.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 10.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 10.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 10.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 10.7. The 2 Year Fixed Rate Bond will mature on 10 May 2019.

11. Series 17 (Withdrawn 26 June 2017)

- 11.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 11.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 11.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 11.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 11.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 11.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 11.7. The 2 Year Fixed Rate Bond will mature on 25 June 2019.

12. Series 18 (Withdrawn 26 July 2017)

- 12.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 12.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 12.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

- 12.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 12.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 12.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 12.7. The 2 Year Fixed Rate Bond will mature on 26 July 2019.

13. Series 19 (withdrawn 18 September 2017)

- 13.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 13.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 13.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 13.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 13.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 13.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 13.7. The 2 Year Fixed Rate Bond will mature on 8 October 2019.

3 Year Term Fixed Rate Bonds

14. Series 10 (Withdrawn 26 January 2015)

- 14.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 14.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 14.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 14.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 14.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 14.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

14.7. The Fixed Rate 3 Year Bond (Series 10) will mature on 31 January 2018.

15. Series 11 (withdrawn 13 March 2017)

15.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

15.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.

15.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

15.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

15.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

15.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.

15.7. The 3 Year Fixed Rate Bond will mature on 24 March 2020.

16. Series 12 (Withdrawn 18 April 2017)

16.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

16.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.

16.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

16.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

16.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

16.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.

16.7. The 3 Year Fixed Rate Bond will mature on 11 May 2020.

17. Series 13 (withdrawn 18 September 2017)

17.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

17.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.

- 17.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 17.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 17.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 17.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 17.7. The 3 Year Fixed Rate Bond will mature on 8 October 2020.

4 Year Term Fixed Rate Bonds

18. Series 13 (Withdrawn 29 September 2014)

- 18.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 18.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 18.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 18.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 18.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 18.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.
- 18.7. The Fixed Rate 4 Year Bond (Series 13) will mature on 31 August 2018.

19. Series 14 (Withdrawn 28 October 2014)

- 19.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 19.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 19.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 19.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 19.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever

is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

19.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

19.7. The Fixed Rate 4 Year Bond (Series 14) will mature on 30 September 2018.

20. Series 15 (Withdrawn 18 April 2017)

20.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

20.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.

20.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

20.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

20.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

20.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.

20.7. The 4 Year Fixed Rate Bond will mature on 10 May 2021.

21. Series 16 (Withdrawn 10 July 2017)

21.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

21.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.

21.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

21.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

21.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

21.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.

21.7. The 4 Year Fixed Rate Bond will mature on 9 July 2021.

22. Series 17 (withdrawn 18 September 2017)

22.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

- 22.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 22.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 22.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 22.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 22.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 22.7. The 4 Year Fixed Rate Bond will mature on 8 October 2021.

5 Year Term Fixed Rate Bonds

23. Series 5 (Withdrawn)

- 23.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 23.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 23.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 23.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 23.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 23.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.
- 23.7. The Fixed Rate 5 Year Bond (Series 5) will mature on 30 June 2018.

23.8. Series 6 (Withdrawn)

- 23.9. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 23.10. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 23.11. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

23.12. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

23.13. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

23.14. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

23.15. The Fixed Rate 5 Year Bond (Series 6) will mature on 31 July 2018.

24. Series 7 (Withdrawn)

24.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

24.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

24.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

24.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

24.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

24.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

24.7. The Fixed Rate 5 Year Bond (Series 7) will mature on 31 August 2018.

25. Series 8 (Withdrawn)

25.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

25.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

25.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

25.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

25.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

25.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

25.7. The Fixed Rate 5 Year Bond (Series 8) will mature on 28 September 2018.

26. Series 9 (Withdrawn)

- 26.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 26.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 26.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 26.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 26.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 26.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.
- 26.7. The Fixed Rate 5 Year Bond (Series 9) will mature on 30 October 2018.

27. Series 10 (Withdrawn)

- 27.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 27.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 27.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 27.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 27.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 27.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.
- 27.7. The Fixed Rate 5 Year Bond (Series 10) will mature on 31 December 2018.

28. Series 11 (Withdrawn 23 October 2014)

- 28.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 28.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

28.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

28.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

28.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

28.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

28.7. The Fixed Rate 5 Year Bond (Series 11) will mature on 30 September 2019.

29. Series 12 (Withdrawn 26 November 2014)

29.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

29.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

29.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

29.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

29.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

29.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

29.7. The Fixed Rate 5 Year Bond (Series 12) will mature on 31 October 2019.

30. Series 13 (Withdrawn 14 January 2015)

30.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

30.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

30.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

30.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

30.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

30.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

30.7. The Fixed Rate 5 Year Bond (Series 13) will mature on 31 January 2020.

31. Series 14 (Withdrawn 26 January 2015)

31.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

31.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

31.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

31.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

31.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

31.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

31.7. The Fixed Rate 5 Year Bond (Series 14) will mature on 31 January 2020.

32. Series 15 (Withdrawn 25 February 2015)

32.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

32.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

32.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

32.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

32.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

32.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

32.7. The Fixed Rate 5 Year Bond (Series 15) will mature on 31 January 2020.

33. Series 16 (Withdrawn 25 March 2015)

33.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

33.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

- 33.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 33.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 33.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 33.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.
- 33.7. The Fixed Rate 5 Year Bond (Series 16) will mature on 28 February 2020.

34. Series 17 (Withdrawn 24 April 2015)

- 34.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 34.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 34.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 34.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 34.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 34.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.
- 34.7. The Fixed Rate 5 Year Bond (Series 17) will mature on 31 March 2020.

35. Series 18 (Withdrawn 26 May 2015)

- 35.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 35.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 35.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 35.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 35.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

35.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

35.7. The Fixed Rate 5 Year Bond (Series 18) will mature on 30 April 2020.

36. Series 19 (Withdrawn 30 June 2015)

36.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

36.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

36.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

36.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

36.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

36.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

36.7. The Fixed Rate 5 Year Bond (Series 19) will mature on 31 May 2020.

37. Series 20 (Withdrawn 31 July 2015)

37.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

37.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

37.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

37.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

37.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

37.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

37.7. The Fixed Rate 5 Year Bond (Series 20) will mature on 30 June 2020.

38. Series 21 (Withdrawn 26 August 2015)

38.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

38.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

38.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

38.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

38.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

38.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

38.7. The Fixed Rate 5 Year Bond (Series 21) will mature on 31 July 2020.

39. Series 22 (Withdrawn 25 September 2015)

39.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

39.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

39.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

39.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

39.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

39.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

39.7. The Fixed Rate 5 Year Bond (Series 22) will mature on 1 September 2020.

40. Series 23 (Withdrawn 30 October 2015)

40.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

40.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

40.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

40.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

40.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever

is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

40.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

40.7. The Fixed Rate 5 Year Bond (Series 23) will mature on 30 September 2020.

41. Series 24 (Withdrawn 30 November 2015)

41.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

41.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

41.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

41.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

41.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

41.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

41.7. The Fixed Rate 5 Year Bond (Series 24) will mature on 30 October 2020.

42. Series 25 (Withdrawn 31 December 2015)

42.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

42.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

42.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

42.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

42.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

42.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

42.7. The Fixed Rate 5 Year Bond (Series 25) will mature on 30 November 2020.

43. Series 26 (Withdrawn 28 January 2016)

43.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

43.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

43.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

43.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

43.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

43.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

43.7. The Fixed Rate 5 Year Bond (Series 26) will mature on 31 December 2020.

44. Series 27 (Withdrawn 8 February 2016)

44.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

44.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

44.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

44.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

44.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

44.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

44.7. The Fixed Rate 5 Year Bond (Series 27) will mature on 28 January 2021.

45. Series 28 (Withdrawn 21 November 2016)

45.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

45.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.

45.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

45.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

45.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever

is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

45.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.

45.7. The 5 Year Fixed Rate Bond will mature on 22 November 2021.

46. Series 29 (Withdrawn 10 March 2017)

46.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

46.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.

46.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

46.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

46.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

46.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.

46.7. The 5 Year Fixed Rate Bond will mature on 10 March 2022.

47. Series 30 (Withdrawn 10 April 2017)

47.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

47.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clause 9.7.

47.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.

47.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

47.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

47.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 15.

47.7. The 5 Year Fixed Rate Bond will mature on 11 April 2022.

48. Series 31 (Withdrawn 18 April 17)

48.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.

- 48.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 48.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 48.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 48.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 48.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 48.7. The 5 Year Fixed Rate Bond will mature on 10 May 2022.

49. Series 32 (Withdrawn 10 July 2017)

- 49.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 49.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 49.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 49.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 49.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.
- 49.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.
- 49.7. The 5 Year Fixed Rate Bond will mature on 11 July 2022.

50. Series 33 (withdrawn 18 September 2017)

- 50.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit in either a Personal or Business Bond Account will be £1,000.
- 50.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account must consider clauses 5.6 and 5.7 of the General Terms & Conditions.
- 50.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 50.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 50.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever

is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

50.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clause 16 of the General Terms & Conditions.

50.7. The 5 Year Fixed Rate Bond will mature on 10 October 2022.

7 Year Term Fixed Rate Bonds

51. Series 1 (Withdrawn)

51.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

51.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

51.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

51.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

51.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

51.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

51.7. The Fixed Rate 7 Year Bond (Series 1) will mature on 31 October 2020.

52. Series 2 (Withdrawn)

52.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

52.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

52.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

52.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

52.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

52.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

52.7. The Fixed Rate 7 Year Bond (Series 2) will mature on 31 December 2020.

53. Series 3 (Withdrawn)

- 53.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 53.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 53.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 53.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 53.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 53.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.
- 53.7. The Fixed Rate 7 Year Bond (Series 3) will mature on 31 January 2021.

54. Series 4 (Withdrawn 31 March 2014)

- 54.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 54.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 54.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.
- 54.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.
- 54.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.
- 54.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.
- 54.7.
- 54.8. The Fixed Rate 7 Year Bond (Series 4) will mature on 28 February 2021.

55. Series 5 (Withdrawn 01 May 2014)

- 55.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.
- 55.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.
- 55.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website

at: www.securetrustbank.com.

55.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

55.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

55.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

55.7. The Fixed Rate 7 Year Bond (Series 5) will mature on 31 March 2021.

56. Series 6 (Withdrawn 27 May 2014)

56.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

56.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

56.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

56.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

56.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

56.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

56.7. The Fixed Rate 7 Year Bond (Series 6) will mature on 30 April 2021.

57. Series 7 (Withdrawn 1 July 2014)

57.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

57.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

57.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

57.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

57.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

57.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

57.7. The Fixed Rate 7 Year Bond (Series 7) will mature on 31 May 2021.

58. Series 8 (Withdrawn 28 July 2014)

58.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

58.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

58.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

58.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

58.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

58.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

58.7. The Fixed Rate 7 Year Bond (Series 8) will mature on 31 August 2021.

59. Series 9 (Withdrawn 28 August 2014)

59.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

59.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

59.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

59.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

59.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

59.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

59.7. The Fixed Rate 7 Year Bond (Series 9) will mature on 31 August 2021.

60. Series 10 (Withdrawn 29 September 2014)

60.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

60.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

60.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

60.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

60.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

60.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

60.7. The Fixed Rate 7 Year Bond (Series 10) will mature on 31 August 2021.

61. Series 11 (Withdrawn 28 October 2014)

61.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

61.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

61.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

61.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

61.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

61.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

61.7. The Fixed Rate 7 Year Bond (Series 11) will mature on 30 September 2021.

62. Series 12 (Withdrawn 26 November 2014)

62.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

62.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

62.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

62.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

62.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

62.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

62.7. The Fixed Rate 7 Year Bond (Series 12) will mature on 31 October 2021.

63. Series 13 (Withdrawn 26 January 2015)

63.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

63.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

63.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

63.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

63.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

63.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

63.7. The Fixed Rate 7 Year Bond (Series 13) will mature on 31 January 2022.

64. Series 14 (Withdrawn 25 February 2015)

64.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

64.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

64.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

64.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

64.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

64.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

64.7. The Fixed Rate 7 Year Bond (Series 14) will mature on 31 January 2022.

65. Series 15 (Withdrawn 25 March 2015)

65.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

65.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

65.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

65.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

65.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

65.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

65.7. The Fixed Rate 7 Year Bond (Series 15) will mature on 28 February 2022.

66. Series 16 (Withdrawn 24 April 2015)

66.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

66.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

66.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

66.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

66.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

66.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

66.7. The Fixed Rate 7 Year Bond (Series 16) will mature on 31 March 2022.

67. Series 17 (Withdrawn 26 May 2015)

67.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

67.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

67.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

67.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

67.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

67.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

67.7. The Fixed Rate 7 Year Bond (Series 17) will mature on 30 April 2022.

68. Series 18 (Withdrawn 30 June 2015)

68.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

68.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

68.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

68.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

68.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

68.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

68.7. The Fixed Rate 7 Year Bond (Series 18) will mature on 31 May 2022.

69. Series 19 (Withdrawn 31 July 2015)

69.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

69.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

69.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

69.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

69.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

69.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

69.7. The Fixed Rate 7 Year Bond (Series 19) will mature on 30 June 2022.

70. Series 20 (Withdrawn 26 August 2015)

70.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

70.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

70.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

70.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

70.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

70.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

70.7. The Fixed Rate 7 Year Bond (Series20) will mature on 31 July 2022.

71. Series 21 (Withdrawn 25 September 2015)

71.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

71.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

71.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

71.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

71.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

71.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

71.7. The Fixed Rate 7 Year Bond (Series 21) will mature on 1 September 2022.

72. Series 22 (Withdrawn 30 October 2015)

72.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

72.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

72.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

72.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

72.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

72.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

72.7. The Fixed Rate 7 Year Bond (Series 22) will mature on 30 September 2022.

73. Series 23 (Withdrawn 30 November 2015)

73.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

73.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

73.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

73.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

73.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

73.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

73.7. The Fixed Rate 7 Year Bond (Series 23) will mature on 30 October 2022.

74. Series 24 (Withdrawn 31 December 2015)

74.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

74.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

74.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

74.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

74.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

74.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

74.7. The Fixed Rate 7 Year Bond (Series 24) will mature on 30 November 2022.

75. Series 25 (Withdrawn 28 January 2016)

75.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

75.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

75.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

75.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

75.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

75.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

75.7. The Fixed Rate 7 Year Bond (Series 25) will mature on 31 December 2022.

76. Series 26 (Withdrawn 29 February 2016)

76.1. The Bond Accounts will be open to both Personal and Business customers and different limitations will apply to each of these account types. The minimum deposit amount in either a Personal or Business Bond Account will be £1,000.

76.2. The agreed maximum deposit for a Personal Account is £1,000,000 and for a Business Account is £2,000,000. The maximum deposit for any Account type must consider clause 9.7.

76.3. Interest will be automatically paid annually into a designated bank account by Bankers' Automated Clearing Services ("BACS"). The tariff applicable to the Bond can be found on our website at: www.securetrustbank.com.

76.4. To help manage your Bond we will send you annual statements showing all payments to and from your Bond.

76.5. If you are not happy about your choice of Bond you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is the later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned. We will ignore any notice period and any extra charges.

76.6. Withdrawals are not permitted from the Fixed Rate Bonds subject to clauses 11.6, 11.15 and 12.2.

76.7. The Fixed Rate 7 Year Bond (Series 26) will mature on 28 January 2023.

60 Day Notice Variable Interest Accounts

77. Issue 1 and 2 (Withdrawn)

77.1. You can close your Account by telling us in writing. In the case of joint Accounts, all Account holders must sign.

77.2. You can make a withdrawal from your Account by giving us 60 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term with Secure Trust Bank.

77.3. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

77.4. The maximum balance, excluding credit interest applied to the Account is £1,000,000. An Account holder may only have one 60 Day Variable Interest Notice Account. The maximum number of interest withdrawals allowed in any calendar year without incurring penalty is 4; the maximum number of capital withdrawals allowed in any calendar year is 3.

77.5. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

77.6. The tariff applicable to the Account can be found on our website at www.securetrustbank.com

90 Day Notice Variable Interest Accounts

78. Issue 1 (Withdrawn)

78.1. You can close your Account by telling us in writing. In the case of joint Accounts, all Account holders must sign.

78.2. You can make a withdrawal from your Account by giving us 90 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term with Secure Trust Bank.

78.3. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

78.4. The maximum balance, excluding credit interest applied to the Account is £1,000,000. An Account holder may only have one 90 Day Variable Interest Notice Account (Issue 1). The maximum number of interest withdrawals allowed in any calendar year without incurring penalty is 4; the maximum number of capital withdrawals allowed in any calendar year is 3.

78.5. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

78.6. The tariff applicable to the Account can be found on our website at www.securetrustbank.com

79. Issue 3 (Withdrawn 18 January 2017)

79.1. You can close your Account by giving us 90 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

79.2. You can make a withdrawal from your Account by giving us 90 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.

79.3. Once Notice has been received and actioned, this cannot be revoked.

79.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

79.5. The minimum deposit required to open an Account is £1,000.

79.6. The minimum amount for subsequent deposits is £1,000.

79.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 90 Day Notice Variable Interest Account (Issue 3). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

79.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.

79.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

79.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

80. Issue 4 (Withdrawn 15 March 2017)

80.1. You can close your Account by giving us 90 days' notice in writing. In the case of joint and business Accounts, all Account holders must sign.

80.2. You can make a withdrawal from your Account by giving us 90 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.

80.3. Once Notice has been received and actioned, this cannot be revoked.

80.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

80.5. The minimum deposit required to open an Account is £1,000.

80.6. The minimum amount for subsequent deposits is £1,000.

80.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 90 Day Notice Variable Interest Account (Issue 4). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

80.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.

80.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

80.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

81. Issue 5 (Withdrawn 10 April 2017)

81.1. You can close your Account by giving us 90 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

81.2. You can make a withdrawal from your Account by giving us 90 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.

81.3. Once Notice has been received and actioned, this cannot be revoked.

81.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

81.5. The minimum deposit required to open an Account is £1,000.

81.6. The minimum amount for subsequent deposits is £1,000.

81.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 90 Day Notice Variable Interest Account (Issue 5). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

81.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.

81.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

81.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

82. Issue 6 (Withdrawn 27 April 2017)

82.1. You can close your Account by giving us 90 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

82.2. You can make a withdrawal from your Account by giving us 90 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.

82.3. Once Notice has been received and actioned, this cannot be revoked.

82.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

82.5. The minimum deposit required to open an Account is £1,000.

82.6. The minimum amount for subsequent deposits is £1,000.

82.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 90 Day Notice Variable Interest Account (Issue 6). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

82.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.

82.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

82.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

83. Issue 7 (Withdrawn 6 July 2017)

83.1. You can close your Account by giving us 90 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

- 83.2. You can make a withdrawal from your Account by giving us 90 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.
- 83.3. Once Notice has been received and actioned, this cannot be revoked.
- 83.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 83.5. The minimum deposit required to open an Account is £1,000.
- 83.6. The minimum amount for subsequent deposits is £1,000.
- 83.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 90 Day Notice Variable Interest Account (Issue 7). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 83.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 83.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 83.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

84. Issue 8 (Withdrawn 28 September 2017)

- 84.1. You can close your Account by giving us 90 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 84.2. You can make a withdrawal from your Account by giving us 90 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.
- 84.3. Once Notice has been received and actioned, this cannot be revoked.
- 84.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 84.5. The minimum deposit required to open an Account is £1,000.
- 84.6. The minimum amount for subsequent deposits is £1,000.
- 84.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 90 Day Notice Variable Interest Account (Issue 8). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 84.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 84.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 84.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions,

whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

120 Day Notice Variable Interest Accounts

85. Issue 1 and 2 (Withdrawn)

85.1. You can close your Account by telling us in writing. In the case of joint Accounts, all Account holders must sign.

85.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term with Secure Trust Bank.

85.3. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

85.4. The maximum balance, excluding credit interest applied to the Account is £1,000,000. An Account holder may only have one 120 Day Notice Variable Interest Account. The maximum number of interest withdrawals allowed in any calendar year without incurring penalty is 4; the maximum number of capital withdrawals allowed in any calendar year is 3.

85.5. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

85.6. The tariff applicable to the Account can be found on our website at www.securetrustbank.com

86. Issue 3 (Withdrawn)

86.1. You can close your Account by telling us in writing. In the case of joint Accounts, all Account holders must sign.

86.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.

86.3. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

86.4. The maximum balance, excluding credit interest applied to the Account is £500,000. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 3). The maximum number of interest withdrawals allowed in any calendar year is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

86.5. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

86.6. The tariff applicable to the Account can be found on our website at www.securetrustbank.com

87. Issue 4 (Withdrawn)

- 87.1. You can close your Account by telling us in writing. In the case of joint Accounts, all Account holders must sign.
- 87.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.
- 87.3. Once Notice has been received and actioned this cannot be revoked.
- 87.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 87.5. The minimum deposit required to open an Account is £1,000.
- 87.6. The minimum amount for subsequent deposits is £1,000.
- 87.7. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 4). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 87.8. Withdrawals can be made each year from any notice account, provided the required notice period is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 87.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

88. Issue 5 (Withdrawn 8 May 2013)

- 88.1. You can close your Account by telling us in writing. In the case of joint Accounts, all Account holders must sign.
- 88.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.
- 88.3. Once Notice has been received and actioned this cannot be revoked.
- 88.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 88.5. The minimum deposit required to open an Account is £1,000.
- 88.6. The minimum amount for subsequent deposits is £1,000.
- 88.7. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 5). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 88.8. Withdrawals can be made each year from any notice account, provided the required notice period is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 88.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

89. Issue 6 (Withdrawn)

- 89.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 89.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.
- 89.3. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 89.4. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 6). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 89.5. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 89.6. The tariff applicable to the Account can be found on our website at www.securetrustbank.com
- 89.7. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

90. Issue 7 (Withdrawn 18 April 2014)

- 90.1. This account is available to existing 183 Day Tracker Account Holders only for a limited period until 18 April 2014.
- 90.2. You may not make any further deposits into this account other than the initial deposit of the total balance of your existing 183 Day Tracker Account.
- 90.3. You can close your Account by telling us in writing giving 120 days' notice. In the case of joint and non-personal Accounts, all Account holders must sign.
- 90.4. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.
- 90.5. Once Notice has been received and actioned this cannot be revoked.
- 90.6. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 90.7. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 90.8. Withdrawals can be made each year from any notice account, provided the required notice period is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 90.9. The tariff applicable to the Account can be found on our website.

91. Issue 8 (Withdrawn 1 July 2014)

- 91.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 91.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.
- 91.3. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 91.4. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 8). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 91.5. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 91.6. The tariff applicable to the Account can be found on our website at www.securetrustbank.com
- 91.7. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

92. Issue 9 (Withdrawn 1 September 2014)

- 92.1. This account is available to existing 120 Day Tracker Account Holders only for a limited period until 1 September 2014.
- 92.2. You may not make any further deposits into this account other than the initial deposit of the total balance of your existing 120 Day Tracker Account.
- 92.3. You can close your Account by telling us in writing giving 120 days' notice. In the case of joint and non-personal Accounts, all Account holders must sign.
- 92.4. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.
- 92.5. Once Notice has been received and actioned this cannot be revoked.
- 92.6. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your account.
- 92.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 92.8. Withdrawals can be made each year from any notice account, provided the required notice period is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

92.9. The tariff applicable to the Account can be found on our website.

93. Issue 10 (Withdrawn)

93.1. This account is available to existing 183 Day Tracker Account Holders only for a limited period until 16 January 2015.

93.2. You may not make any further deposits into this account other than the initial deposit of the total balance of your existing 183 Day Tracker Account.

93.3. You can close your Account by telling us in writing giving 120 days' notice. In the case of joint and non-personal Accounts, all Account holders must sign.

93.4. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.

93.5. Once Notice has been received and actioned this cannot be revoked.

93.6. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

93.7. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

93.8. Withdrawals can be made each year from any notice account, provided the required notice period is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

93.9. The tariff applicable to the Account can be found on our website.

94. Issue 11 (Withdrawn 11 December 2014)

94.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

94.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.

94.3. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

94.4. The minimum deposit required to open an Account is £1,000.

94.5. The minimum amount for subsequent deposits is £1,000.

94.6. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 11). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

94.7. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g.

terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

94.8. The tariff applicable to the Account can be found on our website at www.securetrustbank.com

94.9. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

95. Issue 12 (Withdrawn 19 January 2015)

95.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

95.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.

95.3. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

95.4. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 12). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

95.5. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

95.6. The tariff applicable to the Account can be found on our website at www.securetrustbank.com

95.7. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

96. Issue 13 (Withdrawn 31 July 2015)

96.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

96.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.

96.3. Once Notice has been received and actioned this cannot be revoked.

96.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

96.5. The minimum deposit required to open an Account is £1,000.

96.6. The minimum amount for subsequent deposits is £1,000.

96.7. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day

Notice Variable Interest Account (Issue 13). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

96.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

96.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

96.10. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

97. Issue 14 (Withdrawn 26 August 2015)

97.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

97.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.

97.3. Once Notice has been received and actioned this cannot be revoked.

97.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

97.5. The minimum deposit required to open an Account is £1,000.

97.6. The minimum amount for subsequent deposits is £1,000.

97.7. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 14). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

97.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

97.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

97.10. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

98. Issue 16 (Withdrawn 11 December 2015)

98.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

98.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a

customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.

- 98.3. Once Notice has been received and actioned this cannot be revoked.
- 98.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 98.5. The minimum deposit required to open an Account is £1,000.
- 98.6. The minimum amount for subsequent deposits is £1,000.
- 98.7. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 16). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 98.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 98.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 98.10. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

99. Issue 17 (Withdrawn 13 July 2016)

- 99.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 99.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.
- 99.3. Once Notice has been received and actioned, this cannot be revoked.
- 99.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 99.5. The minimum deposit required to open an Account is £1,000.
- 99.6. The minimum amount for subsequent deposits is £1,000.
- 99.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 17). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 99.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 99.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 99.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions,

whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

100.Issue 19 (Withdrawn 29 December 2016)

- 100.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 100.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.
- 100.3. Once Notice has been received and actioned, this cannot be revoked.
- 100.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 100.5. The minimum deposit required to open an Account is £1,000.
- 100.6. The minimum amount for subsequent deposits is £1,000.
- 100.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 19). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 100.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 100.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 100.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

101.Issue 20 (Withdrawn 18 January 2017)

- 101.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 101.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.
- 101.3. Once Notice has been received and actioned, this cannot be revoked.
- 101.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 101.5. The minimum deposit required to open an Account is £1,000.
- 101.6. The minimum amount for subsequent deposits is £1,000.
- 101.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 20). The maximum number of interest withdrawals allowed

in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

101.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.

101.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

101.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

102. Issue 21 (Withdrawn 6 February 2017)

102.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

102.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.

102.3. Once Notice has been received and actioned, this cannot be revoked.

102.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

102.5. The minimum deposit required to open an Account is £1,000.

102.6. The minimum amount for subsequent deposits is £1,000.

102.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 21). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

102.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.

102.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

102.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

103. Issue 22 (Withdrawn 29 March 2017)

103.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

103.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.

103.3. Once Notice has been received and actioned, this cannot be revoked.

- 103.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 103.5. The minimum deposit required to open an Account is £1,000.
- 103.6. The minimum amount for subsequent deposits is £1,000.
- 103.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 22). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 103.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 103.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 103.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

104. Issue 23 (Withdrawn 27 April 2017)

- 104.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 104.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.
- 104.3. Once Notice has been received and actioned, this cannot be revoked.
- 104.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 104.5. The minimum deposit required to open an Account is £1,000.
- 104.6. The minimum amount for subsequent deposits is £1,000.
- 104.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 23). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 104.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 104.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 104.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

105. Issue 24 (Withdrawn 28 September 2017)

- 105.1. You can close your Account by giving us 120 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 105.2. You can make a withdrawal from your Account by giving us 120 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.
- 105.3. Once Notice has been received and actioned, this cannot be revoked.
- 105.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 105.5. The minimum deposit required to open an Account is £1,000.
- 105.6. The minimum amount for subsequent deposits is £1,000.
- 105.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 120 Day Notice Variable Interest Account (Issue 24). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 105.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 105.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 105.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

180 Day Notice Variable Interest Accounts

106.Issue 1 (Withdrawn 26 August 2015)

- 106.1. You can make one deposit into your 180 Day Notice Variable Interest Account – Issue 1 - no subsequent deposits are allowed.
- 106.2. You can close your Account by giving us 180 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.
- 106.3. You can make a withdrawal from your Account by giving us 180 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.
- 106.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 106.5. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 180 Day Notice Variable Interest Account (Issue 1). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 106.6. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional

cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.

106.7. The tariff applicable to the Account can be found on our website at www.securetrustbank.com

106.8. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

107. Issue 2 (Withdrawn 28 September 2017)

107.1. You can close your Account by giving us 180 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

107.2. You can make a withdrawal from your Account by giving us 180 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased.

107.3. Once Notice has been received and actioned, this cannot be revoked.

107.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.

107.5. The minimum deposit required to open an Account is £1,000.

107.6. The minimum amount for subsequent deposits is £1,000.

107.7. The maximum balance, excluding credit interest applied to the Account, is £1,000,000 for personal customers and £2,000,000 for Businesses. An Account holder may only have one 180 Day Notice Variable Interest Account (Issue 2). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.

107.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal can be made without notice.

107.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

107.10. If you are not happy about your choice of Account, you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

183 Day Notice Variable Interest Accounts

108. Issue 1 (Withdrawn 26 August 2015)

108.1. You can close your Account by giving us 183 days' notice in writing. In the case of joint and non-personal Accounts, all Account holders must sign.

108.2. You can make a withdrawal from your Account by giving us 183 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term Bond with Secure Trust Bank.

108.3. Once Notice has been received and actioned this cannot be revoked.

- 108.4. These Terms and Conditions and the Variable Interest Notice Account Application Forms, together with any conditions which the law implies, apply to your Account.
- 108.5. The minimum deposit required to open an Account is £1,000.
- 108.6. The minimum amount for subsequent deposits is £1,000.
- 108.7. The maximum balance, excluding credit interest applied to the Account is £1,000,000 for personal customers and £2,000,000 for Business, Charity, Trusts and Societies. An Account holder may only have one 183 Day Notice Variable Interest Account (Issue 1). The maximum number of interest withdrawals allowed in any calendar year without incurring a penalty is 4. The maximum number of capital withdrawals allowed in any calendar year is 3.
- 108.8. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 108.9. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 108.10. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the day the contract is entered into, or the day on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

Secure Tracker Account

109. Secure Tracker Account (Withdrawn)

- 109.1. You can close your Account by telling us in writing. In the case of joint Accounts, all Account holders must sign.
- 109.2. You can make a withdrawal from your Account by giving us 60 days' notice in writing. The notice period is calculated from the day we receive your instruction. Any fee and notice period will not be applied where a customer is deceased, or moving to a Fixed Term with Secure Trust Bank.
- 109.3. These Terms and Conditions and the Secure Tracker Account Applications Forms, together with any conditions which the law implies, apply to your Account.
- 109.4. 4 The maximum balance, excluding credit interest applied to the Account is £50,000 for a single Account, £100,000 for Joint Account. An Account holder may only have one Secure Tracker Account. The maximum number of interest withdrawals allowed in any calendar year without incurring penalty is 4; the maximum number of capital withdrawals allowed in any calendar year is 3.
- 109.5. Withdrawals can be made each year from any notice account without penalty, provided the required notice is given as described in these Terms and Conditions. Where we deem that there are exceptional cases (e.g. terminal illness) the Bank, at its discretion, may agree that a withdrawal can be made without notice.
- 109.6. The tariff applicable to the Account can be found on our website at www.securetrustbank.com

Deposit Account – Repayable on Demand

110. Deposit Account – Repayable on Demand (Withdrawn 23 October 2015)

- 110.1. You can close your Account by notifying us in writing. In the case of joint Accounts, all Account holders must sign.
- 110.2. These Terms and Conditions and the Deposit Account Application Form, together with any conditions which the law implies, apply to your Account.
- 110.3. The minimum deposit required to open an Account is £1.
- 110.4. The maximum balance, excluding credit interest applied to the Account, is £100,000. An Account holder may only have one Deposit Account.
- 110.5. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 110.6. If you are not happy about your choice of Account you may cancel it without notice within 14 days of the date the contract is entered into, or the date on which you receive the contract Terms and Conditions, whichever is later. We will help you switch to another of our Accounts or Bonds or we will give you your money back with any interest it has earned.

CUSTOMER SERVICES HELPLINE

03451 117 092

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.

