PERSONAL SAVINGS ACCOUNTS

PRODUCT SPECIFIC TERMS AND CONDITIONS

SUMMARY BOX

RATE CARD & TARIFF

Effective from 09 November 2026



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

SecureTrust Bank

PERSONAL SAVINGS ACCOUNTS
PRODUCT SPECIFIC TERMS & CONDITIONS

www.securetrustbank.com

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

We recommend that you keep a copy of these Product Terms for your records. A copy of these Product Terms is available on request. These Product Terms will come into force when we have processed your fully completed application and opened the Account, and shall continue until terminated in accordance with these Terms.

1. 5 Year Fixed Rate Bond (22.Dec.31)

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

1.2. You must make a minimum deposit of £1 to open a 5 Year Fixed Rate Bond (22.Dec.31) and you must meet the minimum funding requirement of £1,000 within 30 days of the account opening.

1.3. If the account balance is less than £1,000 after 30 days of the account opening, we will close your account and return any funds to your Nominated Account including any resulting interest.

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

1.5. An Account Holder can only have one 5 Year Fixed Rate Bond (22.Dec.31).

1.6. Closure of the account or withdrawals are not permitted.

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

1.8. On the Maturity Date (or the next Business Day, if the Maturity Date is not a Business Day), unless you have instructed us otherwise, we will automatically transfer the funds from this Bond into a Matured Funds Access Account.

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

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

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

1.12. The Rate Card & Tariff applicable to this Account can be found on our website at www.securetrustbank.com.

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

Fixed Rate Bond Summary Box

Account Name	Fixed Rate Bond **5 Year Fixed Rate Bond (22.Dec.31)**
What is the interest rate?	**5.00%** Gross AER Interest is calculated daily and applied on 31 December and at maturity. You can choose to have your interest added to your Fixed Rate Bond or paid away to your Nominated Account.
Can Secure Trust Bank change the interest rate?	No, the interest rate is fixed. This means that the rate of interest payable on your account will remain the same from the time you open your account until the end of the fixed rate period.
What would the estimated balance be after 60 months based on a £1,000 deposit?	Your estimated balance would be **£1,276.28** based on a deposit of **£1,000** after **60 months** This is for illustrative purposes only, does not take into account individual circumstances and makes the following assumptions: - Your initial deposit is paid into the Bond when it is opened - No further deposits are made - Interest is added to your Bond
How do I open and manage my account?	**To open an account you must:** - Be 18 or over - Reside in the UK - Be the account holder - Have a minimum deposit of £1,000 The minimum operating balance is £1,000, and the maximum balance for the account, excluding credit interest, is £1,000,000. Please be advised the maximum aggregate balance across all accounts held is £1,000,000. **How to open the account and pay in:** - You must apply for the product online via the application link (if applying as Power of Attorney, please call Customer Services) - Deposits must be from your Nominated Account by electronic payment; cheques are not accepted - If we cannot electronically verify that funds have been sent from an account in your name, they will be returned - You may only pay into your Fixed Rate Bond in the 30 days after the account opens - This account is only available to personal customers **How to manage the account:** Accounts are managed by Internet Banking, app or phone. Statements are provided via Internet Banking, with the ability to download and print or the option to change to paper if required. We do not provide Internet Banking for a Power of Attorney or Third Party.
Can I withdraw money?	Withdrawals are not permitted on these accounts. The maturity date is 22 December 2031. We will contact you prior to maturity to let you know your options. At maturity, if you don't give us any instructions, we'll automatically transfer the money in this account to our Matured Funds Access Account. We'll send you details of the Matured Funds Access Account when we contact you before maturity.
Additional information	A 14 day cancellation period applies to this account. If you change your mind in the 14 days after the account is opened, you may close it and any balance will be transferred to your Nominated Account. Any interest earned will be paid gross; we will not deduct tax from interest accrued on your savings. Please consider your Personal Savings Allowance as to whether you need to pay tax on the interest earned.

	Tax treatment may be subject to change in the future. For more information, please visit HMRC at www.gov.uk This account is strictly a limited issue and can be withdrawn at any time. Once withdrawn, there is a limited window to make any deposits and any funds received after this time will be returned to you. We will not contact you to let you know when the Fixed Rate Bond is withdrawn.

Rate Card

Interest paid annually on 31 December and at maturity.
Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

5 Year Fixed Rate Bond (22.Dec.31)	Gross A.E.R.	Gross p.a.
	5.00%	**5.00%**

Gross Interest Rate

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

CUSTOMER SERVICES HELPLINE

0345 111 7092

WWW.SECURETRUSTBANK.COM

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

