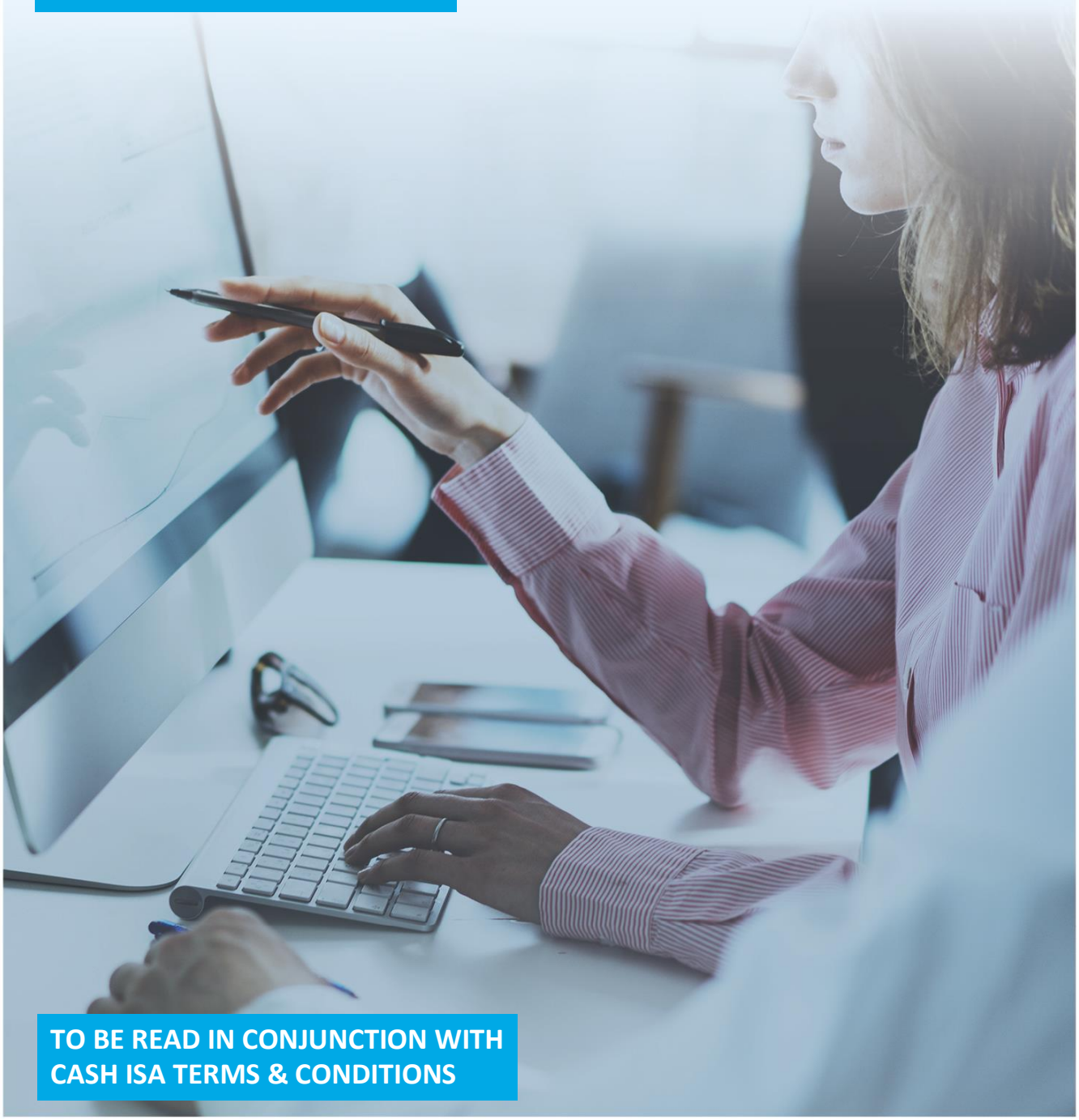
CASH ISA

PRODUCT SPECIFIC TERMS AND CONDITIONS

SUMMARY BOX

RATE CARD & TARIFF

Effective from 09 November 2026



TO BE READ IN CONJUNCTION WITH CASH ISA TERMS & CONDITIONS

SecureTrust Bank

CASH ISA
PRODUCT SPECIFIC TERMS & CONDITIONS

www.securetrustbank.com

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

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

1. 5 Year Fixed Rate Cash ISA (22.Dec.31)

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

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

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

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

1.5. This is not a flexible Cash ISA.

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

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

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

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

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

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

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

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

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

Fixed Rate Cash ISA Summary Box

Account Name	Fixed Rate Cash ISA **5 Year Fixed Rate Cash ISA (22.Dec.31)**
What is the interest rate?	**4.90% Gross AER** Interest is calculated daily and applied on 31 December and on maturity. You can choose to have your interest added to your Fixed Rate Cash ISA 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 **£1,270.22** 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 ISA when it is opened - No further deposits are made - Interest is added to your ISA
How do I open and manage my account?	**To open an account you must:** - Be 18 or over - Have a valid National Insurance Number - Be resident in the UK for tax purposes (for full details of who can open an ISA, visit the Government's website, www.gov.uk and type 'ISA' in the search box) - 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 into the Cash ISA must be from your Nominated Account by electronic payment; cheques are only accepted from an existing Cash ISA provider as part of a transfer - If we cannot electronically verify that funds have been sent from an account in your name, they will be returned - Each deposit into the account must be a minimum of £1,000 - You may only pay into your Fixed Rate Cash ISA in the 30 days after the account opens - This account is only available to personal individual customers **Transferring an existing Cash ISA** - You must give us any transfer instructions when you apply for this Cash ISA (remember to check with your existing Cash ISA provider in case there are any conditions or charges to make a transfer to us) - You can transfer in existing Cash ISA savings from the current tax year or previous tax years. Please note, current tax year savings can only be transferred to us in full (we do not accept partial transfers) - Electronic Cash ISA transfers will be completed in 15 working days from the date we open your account - Most Cash ISA transfers can be completed electronically, however if the transfer needs to be completed manually, we will send you a form to be completed and signed. Manual transfers will be completed in 15 working days from the date we receive your completed transfer form - Stocks and Shares ISA transfers are not allowed

	Previous years' ISA savings You can transfer any amount of ISA savings from previous tax years. **Current year's ISA savings** The annual Cash ISA allowance for the current tax year is £20,000. The actual amount you may pay into this Cash ISA depends on how much you've already paid into other types of ISA this tax year. Please note, if you want to transfer in current tax year subscriptions from another provider, you must transfer this in full (we do not accept partial transfers). **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?	No, we don't allow partial withdrawals. This is not a flexible ISA. You may withdraw the whole balance by closing the account. If you decide to close the account before it matures on 22 December 2031, we make an 'early access charge' of 365 days' interest. If there isn't enough earned interest to cover the charge, then we take it from the balance in the account. Remember, if you withdraw your savings, they'll lose their tax-free status unless you transfer them to another ISA (see below). **To transfer your ISA savings to another ISA provider** - Give transfer instructions to your new ISA provider. They'll carry out the ISA transfer for you - Don't transfer ISA savings yourself (using a normal transfer) because the money will lose its tax-free status - If you transfer the savings in your Fixed Rate Cash ISA before it matures, we make a charge – see above **What happens when the ISA matures** - 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 ISA. We'll send you details of the Matured Funds Access ISA when we contact you before maturity
Additional information	A 14 day cancellation period applies to this account. If you change your mind within the 14 days after we open the account for you, you may close it without charge and it will be as if you never had the ISA. Note: as of 6 April 2024, HMRC have updated ISA regulations. Whilst these changes allow customers to subscribe to multiple Cash ISAs in the same tax year, this is optional for each ISA provider. As such, you can only pay into one Cash ISA with us in each tax year. This is a strictly limited issue and can be withdrawn at any time. Once withdrawn, there is a limited window to make any deposits or transfers into the ISA and any funds received after this time will be returned. We will not contact you to let you know when the Fixed Rate Cash ISA is withdrawn. '**Tax-free'** means you're not liable to UK Income Tax or Capital Gains Tax on the interest earned. The value of tax benefits we describe depends on individual circumstances. The tax treatment of ISAs could change in the future.

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 Cash ISA (22.Dec.31)	Gross AER	Gross pa
	4.90%	**4.90%**

Closure and Transfer Charges for Fixed Rate Cash ISAs

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

	5 Year Fixed Rate Cash ISA (22.Dec.31)	365 days' interest

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.

