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 and can be found on our Website. 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. 95 Day Notice Tracker Account (Issue 3)

1.1. You can close your Account by giving us 95 days' notice.

1.2. You can make a withdrawal from your Account by giving us 95 days' notice.

1.3. Notice periods are calculated from the day we receive your instruction.

1.4. The interest rate for your 95 Day Notice Tracker Account (Issue 3) is calculated by adding the Bank of England Base Rate (which can be found on the Bank of England website) and the Premium over Base Rate. The "Premium over Base Rate" is set out in the Rate Card and is the difference between the interest rate for this Account and the Bank of England Base Rate.

1.5. The interest rate on your 95 Day Notice Tracker Account (Issue 3) can change in the following ways:

1.5.1. If there is a change to the Bank of England Base Rate, we will change the interest rate for this Account within five Business Days of that change. We will let you know if the Bank of England Base Rate changes and how this affects the interest rate on your Account.

1.5.2. The Premium over Base Rate is variable and we can change this in line with condition 13.4.2 of the Personal Savings Account terms and conditions.

1.6. The minimum deposit required to open a 95 Day Notice Tracker Account (Issue 3) is £1.

1.7. The minimum operating balance is £1.

1.8. The minimum amount for subsequent deposits is £1.

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

1.10. Once your Account is open and you have made your initial deposit, you can make unlimited additional deposits and unlimited withdrawals subject to notice.

1.11. An Account holder can only have one 95 Day Notice Tracker Account (Issue 3).

1.12. Where we deem that there are exceptional cases (e.g. terminal illness), the Bank, at its discretion, may agree that a withdrawal/closure can be made without notice.

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

1.14. This 95 Day Notice Tracker Account (Issue 3) may be withdrawn from sale without notice.

Notice Account Summary Box

Account Name	Notice Account **95 Day Notice Tracker Account (Issue 3)**
What is the interest rate?	**AER** **4.25%** **Gross** **4.18%** This is the sum of the Bank of England Base Rate (4.00%) and the Premium over Base Rate (0.25%). The interest rate automatically tracks the Bank of England Base Rate, which you can access at any time on the Bank of England website. Interest is calculated daily and applied on 31 March, 30 June, 30 September and 31 December. You can choose to have your interest added to your Notice Account or paid away to your Nominated Account.
Can Secure Trust Bank change the interest rate?	Yes, we can vary your interest rate in the following circumstances: 1. Bank of England Base Rate change: If there is an increase or a decrease in the Bank of England Base Rate, the rate will be reflected on your Account within five Business Days following the Bank of England Base Rate change. 2. Premium over Base Rate change: If we reduce the Premium over Base Rate, we will notify you at least 109 days before the change is effective (95 days' notice period plus 14 days' notice). If we increase the Premium over Base Rate, we can do this immediately without having to tell you in advance. Please see clause 13 of the General Terms and Conditions for more information.
What would the estimated balance be after 12 months based on a £1,000 deposit?	Your estimated balance would be **£1,042.50** based on a deposit of **£1,000** after **12 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 Account when it is opened - No further deposits are made - No withdrawals are made - The Bank of England Base Rate does not change from the current rate of 4.00% (as of 5 November 2026) - The Premium over Base Rate does not change
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 The minimum operating balance is £1, and the maximum aggregate balance across all accounts held is £1,000,000 (excluding credit interest). **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 - Each deposit into the account must be a minimum of £1 - The account must be funded with the initial minimum deposit within 30 days of opening the account, or the account will close - If you are looking to transfer the balance of an existing Secure Trust Bank Notice Account to this account, you must serve the notice period required **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?	95 days' notice is required for a withdrawal. You cannot withdraw your funds earlier than this.
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. We will not contact you to let you know when the Account is withdrawn.

Rate Card

Interest paid quarterly on 31 March, 30 June, 30 September and 31 December.
For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.
The "Premium over Base Rate" is the additional rate of interest earned above the Bank of England Base Rate.

95 Day Notice Tracker Account (Issue 3)	AER	Gross
	4.25%	**4.18%**
	This is the sum of the Bank of England Base Rate (4.00%) and Premium over Base Rate (0.25%)	

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

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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.

