# PERSONAL SAVINGS ACCOUNTS

# PRODUCT SPECIFIC TERMS AND CONDITIONS

# SUMMARY BOX

# RATE CARD & TARIFF

**Effective from 22 July 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. Access Account (Issue 31)**

1.1. This Account is a variable rate Access Account (Issue 31). References in the Personal Savings Account terms and conditions to Savings Account include this Account.

1.2. The minimum deposit required to open an Access Account (Issue 31) is £1.

1.3. The minimum operating balance is £1. The maximum account balance is £250,000 plus resulting interest.

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

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

1.6. Once your Account is open and you have made your initial deposit, you can make unlimited additional deposits and unlimited withdrawals without notice or loss of interest.

1.7. An Account Holder can only have one Access Account (Issue 31).

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

1.9. The Access Account (Issue 31) is a limited issue and may be withdrawn from sale without notice.

# Access Account Summary Box

| | |
|---|---|
| **Account Name** | Access Account<br>**Access Account (Issue 31)** |
| **What is the interest rate?** | Gross AER **3.75%** — Gross pa **3.69%**<br>Interest is calculated daily and applied monthly. You can choose to have your interest added to your account or paid away to your Nominated Account. |
| **Can Secure Trust Bank change the interest rate?** | Yes, we can vary your interest rate. We will notify you as per your Terms and Conditions – 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 **£1,037.50** based on a deposit of **£1,000** after **12 months**<br>This is for illustrative purposes only, does not take into account individual circumstances and makes the following assumptions:<br>- Your initial deposit is paid into the Account when it is opened<br>- No further deposits are made<br>- No withdrawals are made |
| **How do I open and manage my account?** | **To open an account you must:**<br>- Be 18 or over<br>- Reside in the UK<br>- Be the account holder<br>- Have a minimum deposit of £1<br>- Have a maximum deposit of £250,000<br>The minimum operating balance is £1, and the maximum balance for the account, excluding credit interest, is £250,000.<br>Please be advised the maximum aggregate balance across all accounts held is £1,000,000.<br>**How to open the account and pay in:**<br>- You must apply for the product online via the application link (if applying as Power of Attorney, please call Customer Services)<br>- Deposits must be from your Nominated Account by electronic payment; cheques are not accepted<br>- If we cannot electronically verify that funds have been sent from an account in your name, they will be returned<br>- Each deposit into the account must be a minimum of £1<br>- The account must be funded with the initial minimum deposit within 30 days of opening the account, or the account will close<br>- This account is only available to personal customers<br>**How to manage the account:**<br>Accounts are managed by Internet Banking, app or phone.<br>Statements are provided via Internet Banking, with the ability to download and print or the option to change to paper if required.<br>We do not provide Internet Banking for a Power of Attorney or Third Party. |
| **Can I withdraw money?** | Yes, you can make unlimited withdrawals to your Nominated Account. You can do this via Internet Banking or calling our Customer Service team.<br>Withdrawals can be made without providing notice. We apply cut-off times to payments to allow time for these to be processed. The table below outlines when you can expect your funds based on when we receive your instructions: |

| | |
|---|---|
| | <table><tr><th>Instructions received</th><th>When you can expect your funds</th><th>Example</th></tr><tr><td>By 2.30pm on a Business Day</td><td>By close of business that day</td><td>Instruction received at 1pm on Tuesday. You will receive your funds by close of business on Tuesday.</td></tr><tr><td>After 2.30pm on a Business Day</td><td>By close of business on the next Business Day</td><td>Instruction received at 4pm on Thursday. You will receive your funds by close of business on Friday.</td></tr><tr><td>On a non-Business Day</td><td>By close of business on the next Business Day</td><td>Instructions received on Saturday. You will receive your funds by close of business on Monday.</td></tr></table> |
| **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.<br>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.<br>Tax treatment may be subject to change in the future. For more information, please visit HMRC at www.gov.uk<br>This account is a strictly 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 monthly on the last day of each month.
For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.

| | | |
|---|---|---|
| **Access Account (Issue 31)** | Gross AER | Gross pa |
| | **3.75%** | **3.69%** |

### 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.

