

PERSONAL SAVINGS ACCOUNTS

PRODUCT SPECIFIC TERMS AND CONDITIONS

Effective from 13 May 2025

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

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 21)

- 1.1. This Account is a variable rate Access Account (Issue 21). 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 21) 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 21).
- 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 The Access Account (Issue 21) is a limited issue and may be withdrawn from sale without notice.

2. 1 Year Fixed Rate Bond (24.Jun.26)

- 2.1. This account is a 1 Year Fixed Rate Bond (24.Jun.26) and the interest rate is fixed until 24 June 2026 (the "Maturity Date").
- 2.2. The minimum deposit required to open a 1 Year Fixed Rate Bond (24.Jun.26) is £1, but you are required to deposit a minimum of £1,000 within 30 days of the account opening.
- 2.3. If the 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.
- 2.4. An Account holder can only have one 1 Year Fixed Rate Bond (24.Jun.26).
- 2.5. Closure of the account or withdrawals are not permitted.
- 2.6. We will contact you prior to maturity to let you know your options.
- 2.7. 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.

- 2.8. 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.
- 2.9. 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.
- 2.10. 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.
- 2.11. The Rate Card & Tariff applicable to this Account can be found on our website at www.securetrustbank.com.
- 2.12. This 1 Year Fixed Rate Bond (24.Jun.26) is a limited issue and may be withdrawn from sale without notice.

3. 18 Month Fixed Rate Bond (23.Dec.26)

- 3.1. This account is an 18 Month Fixed Rate Bond (23.Dec.26) and the interest rate is fixed until 23 December 2026 (the "Maturity Date").
- 3.2. The minimum deposit required to open an 18 Month Fixed Rate Bond (23.Dec.26) is £1,000.
- 3.3. You cannot pay in funds by cheque to this Account.
- 3.4. An Account holder can only have one 18 Month Fixed Rate Bond (23.Dec.26).
- 3.5. Closure of the account or withdrawals are not permitted.
- 3.6. We will contact you prior to maturity to let you know your options.
- 3.7. 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.
- 3.8. 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.
- 3.9. 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.
- 3.10. 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.
- 3.11. The Rate Card & Tariff applicable to this Account can be found on our website at www.securetrustbank.com.
- 3.12. This 18 Month Fixed Rate Bond (23.Dec.26) is a limited issue and may be withdrawn from sale without notice.

4. 2 Year Fixed Rate Bond (24.Jun.27)

- 4.1. This account is a 2 Year Fixed Rate Bond (24.Jun.27) and the interest rate is fixed until 24 June 2027 (the "Maturity Date").
- 4.2. The minimum deposit required to open a 2 Year Fixed Rate Bond (24.Jun.27) is £1,000.
- 4.3. You cannot pay in funds by cheque to this Account.
- 4.4. An Account holder can only have one 2 Year Fixed Rate Bond (24.Jun.27).
- 4.5. Closure of the account or withdrawals are not permitted.
- 4.6. We will contact you prior to maturity to let you know your options.

- 4.7. 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.
- 4.8. 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.
- 4.9. 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.
- 4.10. 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.
- 4.11. The Rate Card & Tariff applicable to this Account can be found on our website at www.securetrustbank.com.
- 4.12. This 2 Year Fixed Rate Bond (24.Jun.27) is a limited issue and may be withdrawn from sale without notice.

5. 3 Year Fixed Rate Bond (23.Jun.28)

- 5.1. This account is a 3 Year Fixed Rate Bond (23.Jun.28) and the interest rate is fixed until 23 June 2028 (the “Maturity Date”).
- 5.2. The minimum deposit required to open a 3 Year Fixed Rate Bond (23.Jun.28) is £1,000.
- 5.3. You cannot pay in funds by cheque to this Account.
- 5.4. An Account holder can only have one 3 Year Fixed Rate Bond (23.Jun.28).
- 5.5. Closure of the account or withdrawals are not permitted.
- 5.6. We will contact you prior to maturity to let you know your options.
- 5.7. 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.
- 5.8. 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.
- 5.9. 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.
- 5.10. 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.
- 5.11. The Rate Card & Tariff applicable to this Account can be found on our website at www.securetrustbank.com.
- 5.12. This 3 Year Fixed Rate Bond (23.Jun.28) is a limited issue and may be withdrawn from sale without notice.

6. 5 Year Fixed Rate Bond (24.Jun.30)

- 6.1. This account is a 5 Year Fixed Rate Bond (24.Jun.30) and the interest rate is fixed until 24 June 2030 (the “Maturity Date”).
- 6.2. The minimum deposit required to open a 5 Year Fixed Rate Bond (24.Jun.30) is £1,000.
- 6.3. You cannot pay in funds by cheque to this Account.
- 6.4. An Account holder can only have one 5 Year Fixed Rate Bond (24.Jun.30).

- 6.5. Closure of the account or withdrawals are not permitted.
- 6.6. We will contact you prior to maturity to let you know your options.
- 6.7. 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.
- 6.8. 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.
- 6.9. 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.
- 6.10. 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.
- 6.11. The Rate Card & Tariff applicable to this Account can be found on our website at www.securetrustbank.com.
- 6.12. This 5 Year Fixed Rate Bond (24.Jun.30) is a limited issue and may be withdrawn from sale without notice.

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.

