PERSONAL SAVINGS ACCOUNTS
PRODUCT SPECIFIC TERMS AND CONDITIONS

Effective from 26 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. 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 The Access Account (Issue 31) is a limited issue and may be withdrawn from sale without notice.

2. 90 Day Notice Account (02.Oct.26)

2.1. You can close your Account by giving us 90 days' notice.

2.2. You can make a withdrawal from your Account by giving us 90 days' notice.

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

2.4. The minimum deposit required to open a 90 Day Notice Account (02.Oct.26) is £1.

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

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

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

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

2.9. An Account holder can only have one 90 Day Notice Account (02.Oct.26).

2.10. 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.

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

2.12. This 90 Day Notice Account (02.Oct.26) is a limited issue and may be withdrawn from sale without notice.

3. 95 Day Notice Tracker Account (Issue 3)

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

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

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

3.4. 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.

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

3.5.1. 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.

3.5.2. 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.

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

3.7. The minimum operating balance is £1.

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

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

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

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

3.12. 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.

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

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

4. 1 Year Fixed Rate Bond (07.Jan.28)

4.1. This account is a 1 Year Fixed Rate Bond (07.Jan.28) and the interest rate is fixed until 07 January 2028 (the "Maturity Date").

4.2. You must make a minimum deposit of £1 to open a 1 Year Fixed Rate Bond (07.Jan.28) and you must meet the minimum funding requirement of £1,000 within 30 days of the account opening.

4.3. 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.

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

4.5. An Account Holder can only have one 1 Year Fixed Rate Bond (07.Jan.28).

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

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

4.8. 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.

4.9. 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.

4.10. 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.

4.11. 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.

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

4.13. This 1 Year Fixed Rate Bond (07.Jan.28) is a limited issue and may be withdrawn from sale without notice.

5. 18 Month Fixed Rate Bond (20.Jun.28)

5.1. This account is an 18 Month Fixed Rate Bond (20.Jun.28) and the interest rate is fixed until 20 June 2028 (the "Maturity Date").

5.2. You must make a minimum deposit of £1 to open an 18 Month Fixed Rate Bond (20.Jun.28) and you must meet the minimum funding requirement of £1,000 within 30 days of the account opening.

5.3. 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.

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

5.5. An Account Holder can only have one 18 Month Fixed Rate Bond (20.Jun.28).

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

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

5.8. 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.

5.9. 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.

5.10. 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.

5.11. 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.

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

5.13. This 18 Month Fixed Rate Bond (20.Jun.28) is a limited issue and may be withdrawn from sale without notice.

6. 2 Year Fixed Rate Bond (08.Jan.29)

6.1. This account is a 2 Year Fixed Rate Bond (08.Jan.29) and the interest rate is fixed until 08 January 2029 (the "Maturity Date").

6.2. You must make a minimum deposit of £1 to open a 2 Year Fixed Rate Bond (08.Jan.29) and you must meet the minimum funding requirement of £1,000 within 30 days of the account opening.

6.3. 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.

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

6.5. An Account Holder can only have one 2 Year Fixed Rate Bond (08.Jan.29).

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

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

6.8. 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.

6.9. 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.

6.10. 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.

6.11. 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.

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

6.13. This 2 Year Fixed Rate Bond (08.Jan.29) is a limited issue and may be withdrawn from sale without notice.

7. 3 Year Fixed Rate Bond (20.Dec.29)

7.1. This account is a 3 Year Fixed Rate Bond (20.Dec.29) and the interest rate is fixed until 20 December 2029 (the "Maturity Date").

7.2. You must make a minimum deposit of £1 to open a 3 Year Fixed Rate Bond (20.Dec.29) and you must meet the minimum funding requirement of £1,000 within 30 days of the account opening.

7.3. 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.

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

7.5. An Account Holder can only have one 3 Year Fixed Rate Bond (20.Dec.29).

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

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

7.8. 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.

7.9. 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.

7.10. 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.

7.11. 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.

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

7.13. This 3 Year Fixed Rate Bond (20.Dec.29) is a limited issue and may be withdrawn from sale without notice.

8. 5 Year Fixed Rate Bond (22.Dec.31)

8.1. 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").

8.2. 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.

8.3. 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.

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

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

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

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

8.8. 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.

8.9. 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.

8.10. 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.

8.11. 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.

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

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

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.

