

PERSONAL SAVINGS ACCOUNTS

PRODUCT SPECIFIC TERMS AND CONDITIONS

Effective from 17 January 2018

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

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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 Notice 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 a fully completed application from you and opened the Account, and shall continue until terminated in accordance with these Terms.

1. 1 Year Fixed Rate Bond (28.Feb.2019)

- 1.1. The minimum deposit required to open a Bond is £1,000.
- 1.2. The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 1.3. Closure of the account or withdrawals are not permitted until the day after maturity.
- 1.4. The Bond will mature on 28 February 2019. We will write to you at least 14 days before maturity to let you know your options.
- 1.5. Upon maturity, unless you have instructed us otherwise, we will automatically transfer the funds from your Bond into a Matured Funds Access Account
- 1.6. 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.
- 1.7. 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.
- 1.8. 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.
- 1.9. The 1 Year Fixed Rate Bond (28.Feb.2019) is a limited issue and may be withdrawn from sale without notice.

2. 5 Year Fixed Rate Bond (28.Feb.2023)

- 2.1. The minimum deposit required to open a Bond is £1,000.
- 2.2. The tariff applicable to the Bond can be found on our website at www.securetrustbank.com.
- 2.3. Closure of the account or withdrawals are not permitted until the day after maturity.
- 2.4. The Bond will mature on 28 February 2023. We will write to you at least 14 days before maturity to let you know your options.
- 2.5. Upon maturity, unless you have instructed us otherwise, we will automatically transfer the funds from your Bond into a Matured Funds Access Account
- 2.6. 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.

- 2.7. 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.
- 2.8. 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.
- 2.9. The 5 Year Fixed Rate Bond (28.Feb.2023) is a limited issue and may be withdrawn from sale without notice.

3. 90 Day Notice Account (24.Nov.2017)

- 3.1. You can close your Account by giving us 90 days' notice. In the case of joint Accounts, all Account holders must authorise. You cannot cancel an instruction to close your Account once you have given it.
- 3.2. You can make a withdrawal from your Account by giving us 90 days' notice. The notice period is calculated from the day we receive your instruction. The notice period will not be applied where a customer is deceased.
- 3.3. The minimum deposit required to open an Account is £1,000.
- 3.4. The minimum amount for subsequent deposits is £1,000.
- 3.5. An Account holder can only have one 90 Day Notice Account (24.Nov.2017).
- 3.6. The maximum number of interest withdrawals allowed in any calendar year without incurring a charge is 4. The maximum number of capital withdrawals allowed in any calendar year is 3 without incurring a charge.
- 3.7. 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.
- 3.8. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.
- 3.9. The 90 Day Notice Account (24.Nov.2017) is a limited issue and may be withdrawn from sale without notice.

4. 120 Day Notice Account (24.Nov.2017)

- 4.1. You can close your Account by giving us 120 days' notice. In the case of joint Accounts, all Account holders must authorise. You cannot cancel an instruction to close your Account once you have given it.
- 4.2. You can make a withdrawal from your Account by giving us 120 days' notice. The notice period is calculated from the day we receive your instruction. The notice period will not be applied where a customer is deceased.
- 4.3. The minimum deposit required to open an Account is £1,000.
- 4.4. The minimum amount for subsequent deposits is £1,000.
- 4.5. An Account holder can only have one 120 Day Notice Account (24.Nov.2017).
- 4.6. The maximum number of interest withdrawals allowed in any calendar year without incurring a charge is 4. The maximum number of capital withdrawals allowed in any calendar year is 3 without incurring a charge.
- 4.7. 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.
- 4.8. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

4.9. The 120 Day Notice Account (24.Nov.2017) is a limited issue and may be withdrawn from sale without notice.

5. 180 Day Notice Account (24.Nov.2017)

5.1. You can close your Account by giving us 180 days' notice. In the case of joint Accounts, all Account holders must authorise. You cannot cancel an instruction to close your Account once you have given it.

5.2. You can make a withdrawal from your Account by giving us 180 days' notice. The notice period is calculated from the day we receive your instruction. The notice period will not be applied where a customer is deceased.

5.3. The minimum deposit required to open an Account is £1,000.

5.4. The minimum amount for subsequent deposits is £1,000.

5.5. An Account holder can only have one 180 Day Notice Account (24.Nov.2017).

5.6. The maximum number of interest withdrawals allowed in any calendar year without incurring a charge is 4. The maximum number of capital withdrawals allowed in any calendar year is 3 without incurring a charge.

5.7. 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.

5.8. The tariff applicable to the Account can be found on our website at www.securetrustbank.com.

5.9. The 180 Day Notice Account (24.Nov.2017) 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: One 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.

