

About your application

Account name	SME 95 Day Notice Account (Issue 7)																			
What is the interest rate?	<table><tr><td colspan="5">Balance of £25,000 or above</td></tr><tr><td colspan="2">4.05%</td><td colspan="3">4.09%</td></tr><tr><td colspan="2">Gross PA*</td><td colspan="3">AER**</td></tr></table> <p>Interest earned is calculated daily and paid twice yearly into the SME Notice Account on 1 January and 1 July. Interest is compounded, meaning it is calculated on both the initial deposit and any interest previously earned.</p> <p>*Gross PA means Gross Per Annum, which shows the interest rate payable without tax deducted.</p> <p>**AER stands for Annual Equivalent Rate and illustrates the interest rate you would earn from a savings account over the course of a year, and it takes any compounding of interest into account.</p>					Balance of £25,000 or above					4.05%		4.09%			Gross PA*		AER**		
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Can Close Brothers Savings change the interest rate?	<p>Yes, the interest rate is variable, so it can go up or down at any time. If the rate increases we may not provide notice. If we lower the interest rate, we'll let you know at least one month before it happens.</p> <p>For more information please see clause 10 of the Product Terms and Conditions.</p>																			
What would the estimated balance be after 12 months based on a £25,000 deposit?	<table><tr><th>Term</th><th>Initial deposit</th><th>Interest rate</th><th>Interest earned after 12 months</th><th>Balance after 12 months</th></tr><tr><td>95 Day</td><td>£25,000.00</td><td>4.09% AER**</td><td>£1,022.75</td><td>£26,022.75</td></tr></table> <p>This example assumes:</p> <ul style="list-style-type: none">• You deposit money when you open the account• You don't add more money• You don't withdraw any money• The interest rate doesn't change. <p>Please note: Interest is paid twice a year. Individual circumstances are not considered.</p>					Term	Initial deposit	Interest rate	Interest earned after 12 months	Balance after 12 months	95 Day	£25,000.00	4.09% AER**	£1,022.75	£26,022.75					
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How do I open and manage my account?	<p>Opening the account</p> <p>To apply for this account your company must meet the following requirements:</p> <ul style="list-style-type: none"> • Be registered and based in the UK (listed on Companies House) • Have fewer than 250 employees this financial year (6 April - 5 April) • Have a balance sheet under £35 million or an annual turnover under £40 million • Deposit between £25,000 and £1 million • Be able to send the minimum opening deposit within 10 calendar days of accepting your application (if this window is missed, you may need to reapply for the new terms and interest rates available at the time). <p>You can send us your money by electronic transfer from your nominated bank account. Single or multiple electronic bank transfers can be used to send us your deposit.</p> <p>The person applying must meet the following requirements:</p> <ul style="list-style-type: none"> • Be a listed Company Officer on Companies House • Have a UK mobile phone number. <p>Managing the account</p> <p>Managing your account is easy, simply log in to your online account and submit a secure message, call or write to us.</p> <p>A monthly statement will be sent out on the first working day of each month.</p>
Can I withdraw money?	<p>Yes, you can request to withdraw your money providing the correct notice of 95 days has been submitted to us. You can do this through your online account, by phone, or in writing.</p> <p>The minimum amount you may place on notice is £5,000.</p> <p>Your money will be returned after the required notice period has been completed. Once you've submitted a withdrawal notice, it cannot be cancelled.</p> <p>If all your funds are repaid we will close your account, or you may maintain a minimum balance of £25,000 to keep your account open.</p> <p>If your account is closed before an interest payment is due, any interest that has built up will be added to your account. The full balance will then be paid into your nominated bank account.</p>
Additional information	<p>Tax information</p> <p>We don't deduct tax from the interest we pay you. Your tax benefits depend on your situation and may change in the future.</p>

All information is correct as at 2 October 2025.