

# About your application

Account name	95 Day Notice Account (Issue 15)																			
What is the interest rate?	<table><tr><td colspan="2">Balance of £10,000 or more</td><td colspan="3">Balance falling below £10,000</td></tr><tr><td colspan="2">4.10%</td><td colspan="3">1.00%</td></tr><tr><td colspan="2">AER/Gross PA*</td><td colspan="3">AER/Gross PA*</td></tr></table> <p>Interest earned is calculated daily and paid yearly into your Notice Account on 30 June. Interest is compounded, meaning it is calculated on both the initial deposit and any interest previously earned.</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. Gross PA means Gross Per Annum, which shows the interest rate payable without tax deducted.</p>					Balance of £10,000 or more		Balance falling below £10,000			4.10%		1.00%			AER/Gross PA*		AER/Gross PA*		
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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 30 days 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 £10,000 deposit?	<table><tr><td>Term</td><td>Initial deposit</td><td>Interest rate</td><td>Interest earned after 12 months</td><td>Balance after 12 months</td></tr><tr><td>95 Day</td><td>£10,000.00</td><td>4.10%</td><td>£410.00</td><td>£10,410.00</td></tr></table> <p>Balance falling below £10,000:</p> <table><tr><td>95 Day</td><td>£1,000.00</td><td>1.00%</td><td>£10.00</td><td>£1,010.00</td></tr></table> <p>This example assumes:</p> <ul style="list-style-type: none"><li>• You deposit money when you open the account</li><li>• You don't add more money</li><li>• You don't withdraw any money</li><li>• The interest rate doesn't change.</li></ul> <p>Please note: Individual circumstances are not considered.</p>					Term	Initial deposit	Interest rate	Interest earned after 12 months	Balance after 12 months	95 Day	£10,000.00	4.10%	£410.00	£10,410.00	95 Day	£1,000.00	1.00%	£10.00	£1,010.00
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<p><b>How do I open and manage my account?</b></p>	<p><b>Opening the account</b></p> <p>To apply, you and any joint applicants must meet all of the following:</p> <ul style="list-style-type: none"> <li>• You live in the UK</li> <li>• You're aged 18 or over</li> <li>• You're applying for a personal savings account, not on behalf of a business</li> <li>• You're paying in between £10,000 and £2 million per account, and are comfortable with your funds being returned after the required notice period has been completed</li> <li>• You have a valid email address and at least one valid UK phone number.</li> </ul> <p>If you pay in £10,000 or more you will earn the full rate of interest. However, if you pay in less than £10,000, you'll receive a reduced interest rate.</p> <p>You can send us your money by cheque or electronic transfer from your nominated bank account. Single or multiple electronic bank transfers can be used to send us your deposit. You can add more money into your account at any time as long as you do not exceed the maximum account balance of £2 million.</p> <p><b>Managing the account</b></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><b>Can I withdraw money?</b></p>	<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>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 your balance drops below £10,000, the interest rate will be 1.00% until it meets or exceeds £10,000.</p> <p>If you close your account before the interest is paid, any earned interest will be added to your balance and sent to your nominated bank account.</p>

All information is correct as at 15 January 2026.