

**PERSONAL SAVINGS ACCOUNTS**

**MATURED FUNDS ACCESS ACCOUNT**

**TERMS AND CONDITIONS**

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

## PERSONAL SAVINGS ACCOUNTS MATURED FUNDS ACCESS ACCOUNT TERMS & CONDITIONS

[www.securetrustbank.com](http://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 and can be found on our Website. These Product Terms will come into force when we do not receive instructions from you before your existing Fixed Rate Bond matures and this new Account is opened, and shall continue until terminated in accordance with these Terms.

### **1. Matured Funds Access Account**

- 1.1. You can withdraw your funds from this Account in full at any time without notice. Partial withdrawals are not permitted from this Account.
- 1.2. No further deposits will be accepted.
- 1.3. The frequency and how we pay interest is the same for this Account as it was for your matured Fixed Rate Bond.
- 1.4. The Nominated Account that is registered for this Account is the Nominated Account which was registered for your matured Fixed Rate Bond.
- 1.5. The Rate Card & Tariff applicable to this Account can be found on our website at [www.securetrustbank.com](http://www.securetrustbank.com).

## Matured Funds Access Account Summary Box

<b>Account Name</b>	<b>Matured Funds Access Account</b>
<b>What is the interest rate?</b>	<b>2.25% Gross AER / gross p.a</b> Interest is calculated daily and paid on 31 December. Your interest will be added to your Matured Funds Access Account or paid away to your Nominated Account, as per your maturing Bond.
<b>Can Secure Trust Bank change the interest rate?</b>	Yes, we can vary your interest rate. We will notify you as per your Terms and Conditions - please see clause 13 of the General Terms and Conditions for more information.
<b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b>	Your estimated balance would be <b>£1,022.50</b> based on a deposit of <b>£1,000</b> after <b>12 months</b> This is for illustrative purposes only, does not take into account individual circumstances and makes the following assumptions: <ul style="list-style-type: none"> <li>Your initial deposit is paid into the Account when it is opened</li> <li>No further deposits are made/allowed</li> <li>Interest is added to your Account</li> </ul>
<b>How do I open and manage my account?</b>	An account will automatically open following the maturity of your Fixed Rate Bond where no instructions are received. Deposits into the Account will be from your existing Fixed Rate Bond only; no subsequent deposits will be accepted. <b>How to manage the account:</b> Accounts are managed by Internet Banking, app or phone. Statements are provided via Internet Banking, with the ability to download and print or the option to change to paper if required.
<b>Can I withdraw money?</b>	Partial withdrawals are not permitted from this Account. You can withdraw your funds from this Account in full at any time without giving notice by logging in to Internet Banking and requesting a closure.
<b>Additional information</b>	Any interest earned will be paid gross; we will not deduct tax from interest accrued on your savings. Please consider your <a href="#">Personal Savings Allowance</a> as to whether you need to pay tax on the interest earned. Tax treatment may be subject to change in the future. For more information, please visit HMRC at <a href="http://www.gov.uk">www.gov.uk</a>

## Rate Card

Interest is paid on the same basis as the matured Fixed Rate Bond.  
For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.

Matured Funds Access Account	Gross AER	Gross pa
	<b>2.25%</b>	<b>2.25%</b>

### Gross Interest Rate

- The gross rate is the contractual rate which is used to calculate the interest
- AER stands for Annual Equivalent Rate and illustrates what the interest would be if interest was paid and compounded on an annual basis

**CUSTOMER SERVICES HELPLINE**

**0345 111 7092**

**[WWW.SECURETRUSTBANK.COM](http://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.

