

# PERSONAL SAVINGS ACCOUNTS

## RATE CARD & TARIFF

Effective from 11 July 2024

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

## Rate Card

### Access Account

Interest paid monthly on the last day of each month.

For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.

Access Account (Issue 15)	Gross AER	Gross pa
	4.90%	4.79%

## Rate Card

### Fixed Rate Cash ISAs

Interest paid annually on 31 December and at maturity.

Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

3 Year Fixed Rate Cash ISA (30.Jul.27)	Gross AER	Gross pa
	4.25%	4.25%

#### 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)**

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