

Ikano Bank Savings Terms and Conditions

1. Please take the time to read these terms and conditions and the product information about your specific account because you'll be legally bound by them.

Do let us know if you'd like them in large print, Braille or audio.

Words and expressions we use	What do they mean?
Account	Your savings account with us
BACS	Bankers' Automated Clearing Service
Base rate	The Bank of England's official bank rate
Business day	Monday to Friday, except English and Welsh bank holidays
CHAPS	Clearing House Automated Payment Systems
Easy Saver account	An account where you can make as many withdrawals as you like without restriction or penalty, with 24/7 online access
Electronic payment	Generic term for funds transferred by systems such as Faster Payments, BACS, CHAPS and standing orders
Faster Payments	UK banking scheme that allows banks to make low value payments (e.g. less than £250,000) the same day
Fixed Saver account	An account where the interest rate remains the same for the fixed term of the account
Internet service	The service we provide over the world wide web on our website
Power of attorney	A document that gives a third party rights to manage your account on your behalf
Nominated account	The personal UK bank or building society account in your name(s) that you have asked us to pay money to and from. It must be able to send and receive electronic payments
Product information	Information on our website setting out the specific terms of your account, including a summary box containing the key features
Receivership order	UK court order giving a third party the rights to manage your account on your behalf
United Kingdom	Refers to countries of the United Kingdom only. It excludes Crown dependencies and British Overseas Territories
Website	ikano.co.uk/savings or any other online address that we notify you of
We/us/our	Ikano Bank and anyone who takes over our rights and duties from us
You/your	The account holder(s) or their appointed representative(s)
Your correspondence address	The address we hold for the first named account holder. For an account held under a power of attorney or receivership order, we'll use whichever address we're notified of

Anything we say about something in the singular (e.g. account) applies to it in the plural too (e.g. accounts) and vice versa.

If you have any queries please e-mail us at: enquiries@savings.ikano.co.uk or call **0371 880 6182**
Lines are open 9am - 7pm Monday to Friday, and 9am - 12.30pm Saturday.

Registered Office: Waterfront House, Waterfront Plaza, Station Street, Nottingham NG2 3DQ. VAT Registration No. 859 5260 87. Registered in England and Wales No. BR016253. Registered in Sweden No. 011153. Authorised by the Swedish Financial Supervisory Authority (Finansinspektionen) and in the United Kingdom by the Prudential Regulation Authority and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request.

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Ikano Bank Savings

All accounts

Opening an account

2. You must be a private individual aged 18 or over (unless the product information says otherwise), living in the United Kingdom and using the account for personal purposes only, not business. Each account can have up to two account holders. Accounts can't be held in trust.
3. The account holder(s) is the person(s) named in the application.
4. We'll need you to provide some information to help us keep your account secure. When you contact us, we'll ask you for some of this.
5. You must not pay or have money paid into an account with us if this money is connected to an illegal activity in any way.
6. We may not open an account if we are not completely satisfied with the information and documents that we need from you. We may also refuse an opening deposit without giving explanation, or entering into correspondence about this.
7. We'll confirm when your savings account is open and ready for you to view and use.
8. You can cancel your agreement with us for your account within 14 days of the date we confirm your account is open.

Paying money in

9. To open a Fixed Saver account you must make one payment of at least £1,000. To open an Easy Saver account you must make one payment of at least £100.
10. You can keep a maximum of £1,000,000 in any account.
11. You can have more than one account, with a maximum of £1,000,000 in each. However, we do have the right to limit the number of accounts you can have open with us at any time
12. Any money paid into your account needs to be in pounds sterling.
13. You can pay your initial deposit in by:
 - i) personal cheque from a UK bank or building society
 - ii) electronic payment from your nominated account or
 - iii) transfer from another of your Ikano Bank savings accounts. You should keep cheque payments secure by making them payable to 'Ikano Bank ref (your name and application reference or account number)'. If your account allows you to pay in more money (we show this in the product information), you can do so by ii) and iii). If you give incorrect information when you set up an Electronic payment, we will not pay interest or be liable for any losses you may incur.
14. You can't pay money in as cash or by banker's draft, or (after the initial deposit) by cheque.
15. If you send us money to open your account before we've finished checking your identity and address, we'll bank it but not pay it into the account. We'll pay it into your account once your identity is confirmed and we'll pay interest according to the dates in the "Interest" section below. If we can't verify your identity within 30 days, we'll return the money you sent us without interest. We'll do this electronically to the account that the money came from, or by cheque. We will only ever make the cheque payable to the bank/drawer and the account number of the original source of the money.
16. You must contact us immediately if money that isn't yours is paid into your account by mistake. We will explain how to return it to us and we'll pay it to the correct account holder as soon as possible. Don't withdraw this money or move it to any other personal account, as this could result in legal action.
17. Money that's paid into your account will appear there and be available for you to withdraw as follows, subject to any additional conditions of your account:

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Money paid in	Starts earning interest	Cleared ready for withdrawal
Electronic payment or transfer from another account with us	Same day as received	Paid in before 1pm – same day
	Same day as received	Paid in after 1pm – next day
Cheque	2 business days after received	6 business days after received

Using your account

18. Money that's withdrawn will always be paid out in pounds sterling and will be made by electronic payment to your nominated account.
19. You can manage your account mostly online. Our website and your welcome pack will give you up-to-date contact details, including for our telephone support service.
20. When you make withdrawals from your account into your nominated account we will give you the following information:
 - the dates and amounts of the transactions
 - the account number to help you identify each transaction

Withdrawal transfer method	In your nominated account
Electronic payment	Withdrawn before 2pm – next business day (for example, if payment requested before 2pm on a Friday then will be in your nominated account on Monday)
	Withdrawn after 2pm – two business days (for example, if payment requested after 2pm on a Friday then will be in your nominated account on Tuesday)

21. You agree to us withdrawing money for you when you instruct us over our internet service. This will apply to all subsequent or multiple transactions until you cancel them.
22. You can see your deposits and withdrawals by logging into your account on our website.
23. When you send us a written instruction of change (e.g. nominated account, change of address etc.) we will confirm that we have received this. Don't assume we've received this until you've had this confirmation.
24. We may refuse to carry out an instruction without explaining why if we believe this could contravene a relevant regulation or law.
25. You must tell us as soon as possible if you change any details such as your name, address, email address, or bank account details. You can make some changes yourself by logging in to your account on our website. We may need you to complete a form and in some cases we'll need you to send us some documents as evidence.
26. We'll contact you by secure message, email, post or phone. We'll send all post to your correspondence address and assume that it has reached you two business days after posting.
27. You can find your statement by logging into your account on our website.
28. We have no standard account charges. We may charge for non-standard services on your account, but we'll always tell you about these first, before we supply the service and you incur the charge.

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Joint accounts

29. We'll carry out each account holder's instructions individually, unless one of you tells us that you're in dispute.
30. Each account holder, both individually and together, is bound by the terms and conditions of the account, and is fully responsible for all instructions (even when only one of you has given them) and for any money that may become due to us.
31. After we have been told about a dispute between the account holders, you will need to manage your account by post, sending us all instructions in writing and authorised by each account holder. We will not be responsible for any transactions or instructions either of you give us before we've confirmed we have received this.
32. You can remove an account holder at any time if both account holders agree this in writing.
33. If we receive conflicting instructions from account holders, we may refuse to carry out any transactions or further instructions until both of you confirm the same instructions.

Interest

34. We calculate interest daily on your account's balance from the day explained in condition 17.
35. You'll earn interest on your money until the day before you withdraw it (not including the day you withdraw it).
36. The product information will tell you the options you may have for how often (typically either monthly or annually) and where your interest will be paid.
37. We'll pay annual interest on the anniversary of the initial deposit into your account (or if interest is to be paid to your nominated account then on the next business day if it doesn't fall on a business day).
38. We'll pay monthly interest on the day of the month that the initial deposit went into your account (or if interest is to be paid to your nominated account then on the next business day if it doesn't fall on a business day).
39. If we pay interest to your nominated account and you have earned less than £1.00, then we'll hold the payment over until it grows to more than £1.00 (the minimum BACS payment).
40. You can find the current interest rate applicable to your account by logging into your account. You can find current and historic interest rates for all accounts on our website.
41. We'll take off any withholding tax if we're required to do so by law.
42. We may send your details to the tax authorities in other countries if we are required to do so by law, in order to comply with legislation or regulations in those countries.

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Protecting your account

43. You must do everything you reasonably can to keep your User ID and security details safe. Do tell us straightaway if you think someone knows what they are.
44. You should report any problems to us (such as delays, failures or errors on your account, especially when sending or receiving instructions) on 0371 880 6182*.
45. You must contact us immediately on 0371 880 6182* if you suspect any fraudulent activity on your account. Please refer to conditions 69-75 as they set out any liability you may have.
46. If you think someone has used your account fraudulently, we may ask you to report this to the police and to obtain a crime reference number. We may give them, or other financial crime agencies, any information they need during an investigation to help them find out whether someone else is using or has used any of your security details.
47. We can suspend our service to you if an appropriate legal/regulatory body or court orders us to, or if we have reasonable grounds to do so.
48. If we have to suspend your service, we'll reinstate it as soon as the problem has been resolved.
49. We'll never ask you for your complete password or memorable details (although we may ask for parts of these to confirm your identity before giving you information on your account). Contact us immediately on 0371 880 6182* if anyone asks you for this.

Internet banking

50. You'll need to use a current, valid and personal email address to open and run your account. You mustn't use one that you might not be entitled to use for personal matters, such as your work email address.
51. We'll give you a User ID and ask you to create a password and memorable security details. You'll need to use these together to manage your account.
52. You must never interfere with our website or internet service, including hacking into the site, tampering with security or disrupting it in any way.
53. If we give you software to help you use your account, you must not change it or let anyone else copy or use it, and you must carry out your own virus checks.
54. We'll try to ensure you can access our website at all times. However there will be occasions, for example during essential maintenance work, when your access may be restricted. In these circumstances we'll try to provide advance notice.
55. If you authorise someone to operate your account (through a power of attorney or receivership order), you're responsible for anything they do or don't do.

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Changes and transfers

56. You can't change these terms and conditions.
57. As well as the changes we can make to our interest rates (see condition 89), we may also change the rest of your account's terms and conditions:
- to make them easier to understand and to correct mistakes
 - to reflect changes in the services provided by other financial institutions with savings accounts
 - to help us attract and keep savers and borrowers
 - to make ourselves more efficient (which can lower costs), to respond to technological developments, and to reflect changes we reasonably introduce to how we're looking after your account, or offering savings services to our customers generally
 - because our administrative costs and charges have changed, or we expect them to
 - to meet our regulator's requirements
 - to reflect changes in the law, decisions by the courts or an ombudsman, regulatory guidance or changes in the regulatory system that govern us
 - to make sure we're being consistent if we merge with another provider or take them/their accounts over
 - if necessary for us to remain financially stable
58. Any change under condition 57 will be proportionate to the reasons for the change.
59. We'll tell you about any changes to our terms and conditions by letter, email or secure message. We may give you no notice if we believe the change does not disadvantage you. Otherwise we'll give you at least 30 days' notice, and any time within 60 days of the notice you'll be free to close your account immediately without charge. After that, we'll assume that you've accepted the change.
60. We can transfer our rights or obligations under these terms and conditions and/or your account(s) at any time. We may give information we have about you and your account(s) to an actual or potential transferee. If we do transfer our rights to them, they can only use and enforce these rights as we could before, and you'll keep your guarantees or rights under these terms and conditions.

Data protection

61. When we check your application, we'll search the records of credit reference and fraud prevention agencies. These agencies provide us with electoral roll and other information to help confirm your identity, which doesn't affect your credit history. If we're given false or inaccurate information and we suspect fraud, we'll record and pass the details to fraud prevention agencies. Law enforcement agencies may look at and use this information.
62. We and other organisations may also look at and use this information to prevent fraud and money laundering.
63. You can ask us for a copy of all the information we have on file for you. We may make a small charge for this in exceptional circumstances.
64. We collect and keep information about you on our systems and database, and use it to process your application and administer your account.
65. We'll process your information according to the Data Protection Act 1998, only disclosing it for the purposes of setting up and managing your account to: i) other companies within our group, our lawyers, auditors, external advisors, agents and third parties, and ii) anyone that you've consented for us to disclose it to, or that we transfer our rights and duties to under your agreement with us, together with their lawyers, auditors and external advisors, agents and rating agencies.
66. If we disclose your personal information to third party service providers we'll always insist they keep it according to the Data Protection Act 1998.
67. We'll use your information to keep you updated on our products and services, and those of third parties that we think you might be interested in.
68. The permissions you give us to contact you during the online application process, or whilst managing your account online, are incorporated in these Terms and Conditions. You can change these permissions at any time by logging in to your Ikano Bank savings account, selecting "Change details" from the menu along the top of the screen, and following the on-screen instructions. Alternatively, you can change these permissions by writing to us at Ikano Bank, Savings Team, PO Box 1328, Newcastle Upon Tyne NE99 5EA.

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Liability

69. We will not be liable if we fail to do something you ask, when we're prevented by:
 - a. legal requirements
 - b. something that's outside our reasonable control, such as the internet service failing (when it's not our fault)
70. We will not be liable if you suffer any losses or damage directly or indirectly if we are following your instructions (as long as this isn't a result of fraud or gross negligence on our part).
71. Subject to the rest of conditions 69-75:
 - If we take money from your account that isn't authorised under these terms and conditions, we'll refund you the money and if appropriate return the account to its original state. If we don't follow your instructions correctly in paying money out, we'll refund the incorrect amount and return the account to its original state.
 - We'll be liable if you have to pay any charges or interest to anyone else because we don't carry out a transaction that you've correctly instructed us on under these terms and conditions, or if we carry it out incorrectly.
72. To claim for unauthorised or incorrect transactions as shown in condition 71, you must tell us as soon as you're aware of them and within 13 months of the debit date.
73. If you don't keep your account's security safe and this results in an unauthorised payment, you'll have to pay up to £50 towards any losses (subject to conditions 74 and 75).
74. You'll be liable for losses resulting from unauthorised account transactions if you:
 - a. have acted fraudulently
 - b. haven't kept to our terms and conditions, whether accidentally or intentionally (particularly those relating to the safety of security features)
75. You're not liable for losses resulting from unauthorised account transactions (unless you have acted fraudulently):
 - a. after you've notified us as shown in condition 45
 - b. if we haven't given you a suitable way to notify us

Set off

76. We can use money in your account to repay or reduce a debt which is due and payable to us by you, whether the account's in your own name or in joint names with another person (such as a borrower, guarantor or anything else). We don't need to give you any prior notice, but we'll always tell you when we've done this.

Closing your account

77. If you close your account, we'll pay the balance plus interest earned to date electronically into your nominated account.
78. On the death of an account holder, we'll need to see the original death certificate, or a copy that's been certified by a solicitor. We may also need a grant of probate or an administration of small estates form for an account held in one name. The balance of a joint account will pass to the surviving account holder.
79. To hold an account with us you must maintain a UK residential address. If you can't do this if you move abroad, we'll close your account and return the balance to you. This doesn't apply to British forces serving overseas.
80. We can close your account if we give you at least 30 days' notice. We may however close it immediately if i) you threaten or abuse our staff, ii) you continuously or significantly do not meet our terms and conditions, iii) you aren't eligible for the account, iv) you give us false or misleading information when you apply for the account, v) the account is used illegally, or vi) there are other exceptional circumstances which make it appropriate for us to do so.
81. We'll never close your account or threaten to do so, on the basis that you've made a complaint.

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General

82. Your eligible deposits with Ikano Bank AB (publ) are protected up to a total of £85,000 by the Swedish Deposit Insurance Scheme, which is administered by Riksgalden, and are not protected by the UK Financial Services Compensation Scheme. Any deposits you hold above the £85,000 limit may be covered in certain situations.
Please see our website for more details, ikano.co.uk/savings/deposit-guarantee
83. English law will govern these terms and conditions, and the courts of England and Wales will have exclusive jurisdiction. We'll only communicate with you in English about anything to do with your account.
84. You may have to pay other taxes and costs directly (not through us).
85. If there is no activity on your account for fifteen years and we don't hear from you, we will flag the account as dormant. Even if this happens the account will remain yours and become part of your estate if you die, however many years have passed.
86. We do not have to recognise any third party's interest in the account (unless we have to by law) and won't be liable if we don't do so.
87. If you breach any of these terms and conditions, and we decide to take no action about it, this does not prevent us taking action for any subsequent breaches by you.

If you need to complain

88. Please get in touch if you aren't happy with our service, or if there's anything else you want to complain about in relation to your experience with Ikano Bank. We follow a rigorous complaints procedure to try to put things right, but if you aren't satisfied you can then refer it to the Financial Ombudsman Service. Normally, this service will only review your complaint within 6 months of the date of our final response, however we're happy for them to review your complaint at any time. You can contact them by:
- Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
 - Telephone: 0800 023 4567 or 0300 123 9123
 - Email: complaint.info@financial-ombudsman.org.uk
 - Website: www.financial-ombudsman.org.uk

Additionally, the European Commission offer a service for resolving disputes between consumers and online traders. You can access this service here: <http://ec.europa.eu/consumers/odr/>

Please see our website's complaints section ikano.co.uk/help-and-advice/make-a-complaint or call us on 0371 880 6182* for more details.

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Specific to your account

Easy Saver accounts

89. We can increase the interest rate at any time for any reason. We can reduce the interest rate on your account to reflect:
- changes in the Bank of England base rate
 - changes in the law, regulation or guidance
 - a decision of the courts or an ombudsman
 - changes in market conditions including rates offered by other savings providers
 - changes in our funding costs or other costs outside our reasonable control, or the rates at which we lend money
 - changes needed to preserve our financial stability
90. We'll always tell you personally at least 30 days before reducing the interest rate on your account. Current and historic interest rates will be on our website.
91. You can close your account at any time and we won't charge you a penalty, or any loss of interest.
92. You must put at least £100 in your account within 30 days of applying.
93. If your account balance drops below £100 we'll close your account and return any remaining money to your nominated account.

Fixed Saver accounts

94. The interest rate will not change during the term of the account.
95. You have 14 days from the date you applied for the account to pay in at least the minimum account balance. You can add to this initial deposit at any time within the 14 days from the date you applied. If you would like to deposit money after this date then you would need to open another account. You can do this by logging in to your Ikano Bank savings account, selecting "Open an Account" from the menu along the top of the screen and following the on-screen instructions.
96. You're responsible for checking your bank or building society pays your money into the account within the initial 14 days' period. Please be aware that they may have an individual transaction limit or daily limit for BACS payments or Faster Payments. We can reject payments which are late or which take your balance over the maximum balance allowed (see condition 10), and return them to you by electronic payment without interest. This can take up to two business days.
97. The date your account matures will be a fixed period (the "term" of the account) after your initial deposit is made.
98. On the date your account matures, we will pay maturity interest and you will be able to withdraw your money from the account or transfer to another account.
99. At least 21 days before your account matures, we'll write to explain what you can do next. You'll be able to see these options and choose one or more by logging into your account up to 2 days before it matures.
100. If you don't select an option your account will become an Easy Saver account with no withdrawal restrictions. We'll tell you the interest rate and terms and conditions that would apply when we write to you before maturity.
101. You can't withdraw money from Fixed Saver accounts prior to the maturity date. In exceptional circumstances we may consider waiving this but we aren't obliged to do so.

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Contacting us

If you have any questions or you'd like a copy of these terms and conditions and the product information (including in large print, Braille or audio), just get in touch with us here:

Email: **enquiries@savings.ikano.co.uk**

Telephone: **0371 880 6182***

*Calls to this number cost the same as a call to a standard "01" or "02" landline number, even when calling from a mobile. Calls to this number are also included in any bundled minutes or free talk time that covers landline calls. Where calls are made outside of a bundle you will be charged at the national rate. The actual cost you are charged will depend on your phone provider, please check with them if you are unsure. Calls may be recorded for training and monitoring purposes. From time to time, we may need to change the telephone number that you use to contact us. We'll let you know if this happens.

Freepost: **Ikano Bank, Savings Team, PO Box 1328, Newcastle Upon Tyne, NE99 5EA**

Website: **ikano.co.uk/savings**

If you have any queries please e-mail us at: **enquiries@savings.ikano.co.uk** or call **0371 880 6182**
Lines are open 9am - 7pm Monday to Friday, and 9am - 12.30pm Saturday.

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