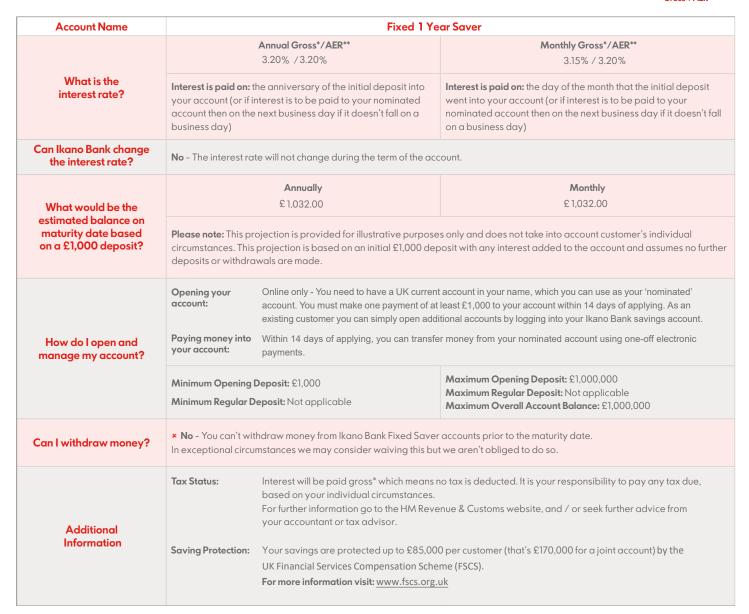


## Fixed 1 Year Saver - Summary Box 3.



\*Gross interest - From the 6th April 2016, no tax will be deducted by us and therefore gross is the rate of interest if interest was paid and not compounded each year. \*\*AER - stands for Annual Equivalent Rate and illustrates what the interest rate would be if the interest was paid and compounded once each year.

## **Key Terms and Conditions**

- 1 To open an account, you need to be over 18 and live in the UK.
- 2 You need to have a UK current account in your name, which you can use as your 'nominated account'. Your nominated account must be a personal account in your name containing a six digit sort code and eight digit account number. If you have a joint Ikano Bank Savings Account, your nominated account can be in either or both account holders' names. You can update your nominated account details online at any time.
- 3 You must make one payment of at least £1,000 to your account within 14 days of applying.
- 4 The maturity date of your account will be a fixed period (the "term" of the account) after your initial deposit is made.
- 5 At least 21 days before your account matures, we'll write to explain what you can do next. You'll be able to see your options and choose one or more by logging into your account up to 2 days before it matures.
- 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 as well as the terms and conditions that would apply when we write to you before maturity.

## **Our UK Contact Centre**

This is an online account and managed mostly online, but we have a UK call centre available if you need help. You can call us on **0371 880 6182** - 9am to 5pm Monday to Friday.

Or email any questions to enquiries@savings.ikano.co.uk

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. Calls may be recorded for training purposes. The actual cost you are charged will depend on your phone provider, please check with them if you are unsure.

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