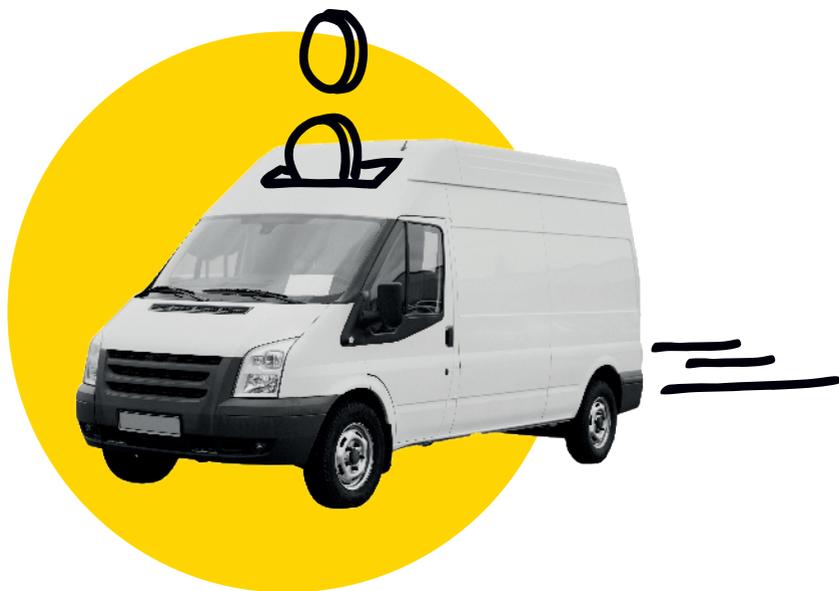


Welcome to your Business Savings Account

We're delighted that you've chosen to save with us.

We believe saving should be as simple and as rewarding as possible. That's why our Business Savings Accounts offer you consistently competitive rates that you can rely on. All are easy to set up and manage online, giving you back precious time to spend on your business.





Together, we're making a difference

Opening a Business Savings Account makes you part of something much bigger...

In recent years we've been shaking up British banking with our refreshing attitude and approach. We've been championing savers with straightforward savings accounts, and using the deposits raised to provide vital lending to small and medium sized businesses and to British homeowners with much needed mortgages. Our emphasis has been on unlocking the funds that are essential to stimulate the British economy.

A safe place to grow your savings

Like you, we know how much work is required to build up a business so we understand the need to protect your hard-earned business savings. When you save with Aldermore, you do so safe in the knowledge that you're with a bank with great financial strength and a commitment to offering simple products and solutions. We aim to deliver banking as it should be by building on our core values of being reliable, expert, straightforward and dynamic.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). Further information is available at fscs.org.uk.

Paying money in

You can make deposits by Faster Payments, BACS, CHAPS or standing order. Simply contact your bank or building society and give them the following information:

- Account Number:
Your Aldermore Business Savings Account Number (this is an 8 digit number that you can find on the first screen in Internet Banking, listed under accounts)
- Sort Code: 23-33-43
- Beneficiary Name:
Your Business' Name
- Payment Reference:
You can choose your own payment reference and we suggest you choose a name that'll help you easily identify your transactions on your bank statements.
e.g. Aldermore Business Savings.

Please make sure your bank correctly quotes the account number and sort code when they make this payment. Without it your payment may be rejected and returned to you without interest.

If you have an existing Aldermore Business Savings Account that allows transfers, you can also move money to your new account in Internet Banking simply by clicking on the account that you want to transfer money from and selecting the 'Transfer Between My Accounts' link.

Can I add money at any time?

If you have an Easy Access Account, you can add money at any time.

For Fixed Rate Accounts, once you've made your opening deposit you have a further 14 days to put more money into your account and benefit from the same interest rate. For the Customised Fixed Rate Account, the initial deposit and any additional deposits you wish to make must be received with 14 days of the account being opened.

When will my money be credited to the account?

Funds deposited by BACS, Standing Order or Faster Payments before 6.30pm will be credited to your account on the business day on which we receive them and will be available for withdrawal on the same day. Where payments sent by any of these methods are received after 6.30pm, these will be credited and available for withdrawal on the following business day.

Payments deposited by CHAPS before 2.00pm will be credited to your account on the business day on which we receive them and will be available for withdrawal on the same day. Where funds are received by CHAPS after 2.00pm, these will be credited and available for withdrawal on the following business day.

What if I change my mind?

All of our Business Savings Accounts come with a 14 day cooling off period, so if you change your mind we'll be happy to cancel your account. No notice periods or charges will apply. If your account remains unfunded it may be automatically closed. Please refer to the product literature, including the summary box we gave you when you opened your account, for further information.

Making withdrawals

The easiest way to withdraw your money is to make a request online and we'll automatically move your money to your nominated bank or building society account via Faster Payments. If your nominated account doesn't accept Faster Payments or the transaction is above £100,000 we will raise a CHAPS.

You can make a withdrawal in internet banking by clicking on the account you wish to withdraw money from. On the next page you will see a section called Account Tools in the bottom right-hand corner of the screen. This will contain a link to 'withdraw funds'. Please note this link will only be visible if the account has been funded.

Your money will be transferred to your nominated account.

What's my withdrawal allowance?

Your withdrawal allowance will depend on your account type:

Easy Access Accounts

Unlimited

Fixed Rate Account with Access

A one-off withdrawal is permitted of up to 25% of the account balance

Fixed Rate Accounts

None permitted until maturity

Customised Fixed Rate Account

None permitted until maturity

When will my money show in my nominated account?

We will make withdrawals from your account to your nominated account by Faster Payments. Your money will be in your account by the end of the same business day, provided your instructions are submitted before 2.00pm on a business day.

If your instructions are submitted after 2.00pm on a business day, your money will be in your nominated account by the end of the following business day.

Withdrawal transfer method

Electronic payment

In your nominated account

Withdrawn before 2.00pm – same business day (for example, if the payment is requested before 2.00pm on a Friday, then it will be in your nominated account by close of business on the same day)

Drawn after 2.00pm – following business day (for example, if the payment is requested after 2.00pm on a Friday, then it will be in your nominated account by close of business on Monday)



Opening another account

Don't forget, whether you are looking for the peace of mind that comes with the guaranteed rate of interest offered by our Fixed Rate Account range, or if you prefer the flexibility of access to your money, we've got a range of simple and transparent accounts for you to choose from.

And, as an existing customer it's even easier to open another account. Simply log-in to Internet Banking.

- Select "Apply Online"
- Read the product literature, including the product summary boxes, and choose the account you want to open
- Confirm interest payment details and statement frequency
- Accept the Terms & Conditions.

That's it! It takes less than 2 minutes to open another account, leaving you free to focus on your business.

Fixed Rate

A guaranteed rate on your savings over a specific fixed term. No withdrawals or transfers to other accounts during the term.

Easy Access

A safe place for your savings, where you can earn a competitive rate of interest, make additional deposits at any time and make withdrawals or transfer money to other Business Savings Accounts whenever you need to.

Managing your account

Set up user levels to meet your business requirements

It's easy to add or remove names or change the user levels on your account by simply selecting the Manage Users link.

Signatory

is a trusted person who is entitled to execute and authorise financial transactions and make changes to the account details

Administrator

is a trusted person who has administrative rights on the account and is entitled to execute non financial activity on the account

Read only user

is a trusted person who can only view activity on the account.

Make changes to your account

You can update or amend most information relating to your account online. We may ask you to send us supporting documentation by post or email once a change has been requested.

Naming your account

You can give your account a nickname to make it easily recognisable. Simply log into Internet Banking, select the account that you want to add a nickname to and click on 'Nickname this Account'.

Change your password

You can change your password by logging in to your account with the details provided and select the Settings link.

Reset your password

If you've forgotten your password you can reset it in minutes. Simply go to our Internet Banking log-in page and select 'Reset password'.

Statements

Your statement will be available via Internet Banking as a PDF that you can both print and save.

View account history

You can view transactions on your account right back to the time you opened the account, simply log-in to your account, select the Account History link and click on the account you want to view.

Interest payments

Interest on all of our Business Savings Accounts is paid gross (without tax taken off) for all business types.

Interest is calculated on a daily basis and is paid monthly, annually or where appropriate, on maturity. It can be paid to your savings account or your nominated account.

You can change where interest is paid to at any time by simply clicking on the account and selecting 'Account Tools', which can be found in the bottom right-hand corner of the screen. This will contain a link to 'Interest Payment Instructions'.

Transfer money between accounts

You can transfer money between your eligible Aldermore Business Savings Accounts simply by logging into Internet Banking, clicking on the account that you want to transfer money from and selecting the 'Transfer Between My Accounts' link.



What happens when my fixed rate account matures?

We'll contact you 21 calendar days before your account matures to let you know that your account is maturing and to explain your options. We'll also send a further reminder by email 14 days before the maturity date.

You can give us your maturity instructions in internet banking until two days before the maturity date. Setting your maturity instructions couldn't be easier, simply follow the steps below to make a selection:

- From your accounts 'Home' page in Internet Banking, select your maturing account
- Click on 'Maturity Options' in the Account Tools bar on the right hand side panel
- Provide your maturity instructions by selecting your choice from the account options listed.

If you have a Fixed Rate Account or a Fixed Rate Account with access and we don't hear from you by the maturity date, we'll move your money into another Fixed Rate Account or Fixed Rate Account with Access of the same or closest similar term. You have 14 days from the maturity date in which you can change your mind.

Interest will automatically be paid into your new account and will be paid monthly, irrespective of any previous instructions you have given us. If you wish to change where the interest is paid to, you can do so by logging into Internet Banking, clicking on the relevant account in the Accounts page and clicking on the Interest Payment Instructions link in the Account Tools section.

If you have a Customised Fixed Rate Account and you do not advise us of your maturity instructions we will automatically return your money to your nominated business bank account. This can take up to two business days.

Keeping in touch

Making business savings personal

You can set up and manage your Business Savings Account online. But we haven't forgotten the importance of having an expert to talk to when you need one. If you need more information about any aspect of your account, our UK-based customer service team is here to help.

Call: 01733 821 321

8.00am–6.00pm Monday–Friday
(excluding Bank Holidays)

We know you're not tied to your desk. So when you call us on your mobile we've made sure you can talk to us at a local and not a premium rate. Just another way we put you first.

Or contact us by email: businesssavings@aldermore.co.uk

Or write to us at the following address:

Freepost RUBU–GEBU–TUHC
Apex Plaza,
Forbury Road,
Reading,
RG11AX.

You can also send a secure message by logging into your account at:
aldermore.co.uk/business-savings

Aldermore

Contact us on 01733 821 321
Visit us at aldermore.co.uk

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Aldermore Savings' documentation is available in Braille, large print and audio versions.