

Business Savings Terms and Conditions

March 2025

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Business Savings Terms and Conditions

Section A - General Terms and Conditions

You should have received and read the Summary Box which tells you important information about your Aldermore account.

These terms and conditions provide more detail about both of our rights and responsibilities, and along with the summary box they form our agreement with you. Please read them carefully, and if there's anything you don't understand then please contact us before you apply.

In this document, when we say "We/our/us" this means Aldermore Bank Plc.

How these terms and conditions are structured

These terms and conditions have three sections:

Section A – This section applies to all Aldermore accounts

Section B – Additional terms that apply if your account is an Aldermore Easy Access account

Section C – Additional terms that apply if your account is an Aldermore Fixed Rate account

Which part of these Terms and Conditions applies to me?

You should read Section A, plus section B and/or C, depending on which type of Aldermore account you have. Which type of account you have is set out in your Summary Box, but if you are at all unsure please contact us.

You can ask us for paper copies of these terms and conditions and the product summary box at any time, by contacting us using any of the methods below. We also have Braille, large print and audio versions if you need those.

1. Contact between you and us

We'll only communicate with you in English, and we won't be able to communicate with you in any other language.

How you can contact us

If you need to get in touch with us regarding your Aldermore account, you can do so by:

Secure message	Log into your online banking on our website, where you can create and send us a secure message. You can access internet banking at www.aldermore.co.uk
Phone	You can call us on 01733 821 321 . We are open Monday-Friday and closed weekends and bank holidays. To see our opening hours, please go to www.aldermore.co.uk/contact-us/savings-contact-information/
Email	businesssavings@aldermore.co.uk - We recommend that you don't include sensitive information if you send us an email.
Post	Aldermore Business Savings, Freepost RUBU-GEPU-TUHC, Apex Plaza, Forbury Road, Reading, RG1 1AX.

How we will contact you

If we need to get in touch with you, we'll use phone, post, secure message, email or text. We'll use secure messaging for confidential information as this is more secure than email.

We'll use the latest contact details that you've given us. **You must let us know when any of these details change** e.g. your name, address, email address, mobile phone number or nominated account details (all payments must be between your Aldermore savings account and a 'nominated account' chosen by you – this is explained on page 6).

You can change some of these details through online banking. Some changes, for example changing a name, will need supporting evidence before we finalise the change.

Please keep your details up to date in internet banking so we can get in touch with you if we need to.

2. Opening and holding your account

Eligibility requirements

You'll need to meet our eligibility requirements when you open, and for as long as you hold, an Aldermore account. If you hold an Aldermore account but stop meeting these requirements then you must let us know.

New customers

With effect from February 2024, Aldermore accepts new customer savings account applications from limited and unlimited companies only.

For companies, any individual who is a person of significant control (meaning someone who holds 25% or more of the shares or voting rights in a company or otherwise exercises significant influence or control) must:

- be UK resident and tax resident in the UK; and
- not be a US citizen (this includes US residents, green card holders and people who are treated as US persons based on their worldwide income).

Any individual you appoint as an authorised user for your account must:

- be an individual aged 18 years or over;
- be UK resident and tax resident in the UK; and
- not be a US citizen (this includes US residents, green card holders and people who are treated as US persons based on their worldwide income).

Prior to February 2024, Aldermore accepted new savings account applications from companies, sole traders and partnerships.

Existing customers

Aldermore currently accepts new savings account applications from all existing Business Savings customers. The following eligibility criteria applies for opening and/or maintaining these accounts:

If you're a sole trader you and anyone you appoint as a user for your account must:

- be an individual aged 18 years or over;
- be UK resident and only tax resident in the UK; and
- not be a US citizen (this includes residents, green card holders or people who are treated a US person based on their worldwide income).

If you're a company or partnership, any individual who is a person of significant control (meaning someone who holds 25% or more of the shares or voting rights in a company or otherwise exercises significant influence or control) must:

- be UK resident and tax resident in the UK; and
- not be a US citizen (this includes US residents, green card holders and people who are treated as US persons based on their worldwide income).

Any individual you appoint as an authorised user for your account must:

- be an individual aged 18 years or over;
- be UK resident and tax resident in the UK; and
- not be a US citizen (this includes US residents, green card holders and people who are treated as US persons based on their worldwide income).

You can't open a new account with us if your business is a:

- Sole Trader (unless you are an existing Aldermore Business Savings customer)
- Partnership (unless you are an existing Aldermore Business Savings customer)
- Club or society
- Charity
- Business involved in defence activities including arms manufacturing and dealing
- Chemical manufacturer
- Gambling and betting organisation
- Financial institution for FATCA and CRS purposes
- Bank, including trade finance or money service bureaux

The above list isn't exhaustive, so please contact us using the details above if you are unsure whether you are eligible to open an account.

The account holder and account users

There are a few things that we should point out:

- The account holder is the business named in the application form
- You can appoint "users" to access your Aldermore account online. You authorise us to treat instructions from your users (where they have permission to give us instructions) as having come from you.
- At least one user needs to be a signatory for the business that holds the account. This person must be either an owner or (if applicable) a member or director of the business, and they must have legal authority to take decisions on behalf of the business relating to the account.
- Your appointed users can set up additional users to access your account (who don't need to be signatories, members, directors or owners) in online banking. They can be administrators or read-only users.

Whose money we'll accept into your account

We don't accept client money. This means you can only pay money into our account if you're the legal and beneficial owner of it, and we won't accept money that belongs to your customers.

Completing our checks and opening your account

Provided you meet our eligibility criteria, we'll open your account when we've received all of the information we need and we've completed our checks. All new account applications are subject to customer due diligence checks and accounts will be on hold until these checks have been completed. If we need any more information from you we'll be in touch to let you know what we need. As soon as we've completed our checks we'll let you know you can pay money in.

Cooling off period

Other than for Easy Access Accounts (which you can close at any time) you have a cooling-off period of 14 calendar days starting on the date you open an Aldermore account. During this time, you can close your account without any charges. After this cooling-off period ends, you'll only be able to close your account as permitted in these terms and conditions.

If you wish to close your account during the cooling off period, please contact us by any of the methods shown on page 3.

3. Managing your account

Giving us instructions

You or your users (subject to the level of access you've granted them) **can give us your instructions** and manage your account in online banking. All a user needs in order to access your account is a current email and UK mobile number. We'll use these to send two one-time use passcodes every time anyone tries to log in. Sometimes we may ask for more information and/or documentation before we carry out instructions. **If you've got more than one signatory:** you can all be set up as users to give us instructions, unless one of you has asked us not to. If you tell us about a dispute between users of your account (or, as applicable, your signatories, directors or members), we may need you to give us all subsequent instructions about the account in writing and authorised by all of your signatories.

We won't be responsible for transactions or instructions made before you told us about the dispute. If you give us conflicting instructions, we may refuse to carry them out and/or suspend transactions or further instructions until all signatories confirm them.

Fees and charges

There are usually no fees or charges for our standard account services. We may charge you for any non-standard services. We'll let you know about these charges in advance. You'll be responsible for any costs that a third party (such as another bank) charges you concerning your use of your Aldermore account (for example for transfers to or from it).

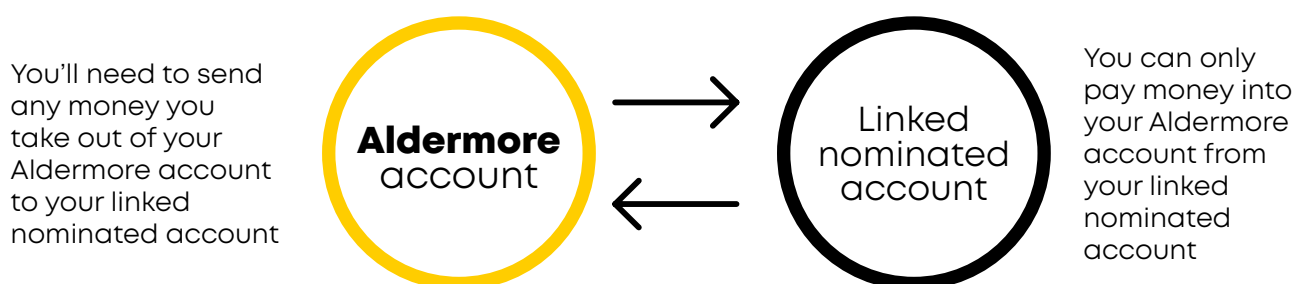
Viewing your transactions and receiving statements

You can see all your transactions and details in online banking at any time. You should check them regularly. Please let us know as soon as you can if you don't recognise a transaction or think it may be wrong.

We'll give you a monthly downloadable statement detailing all the transactions on your account. If you'd like to obtain historic statements that aren't available in online banking please get in touch and we'll send them to you.

4. Nominated account

When you apply to open an Aldermore account you must give us details of a current account that is in your business's name and registered to your business or correspondence address. This needs to be held with a UK bank or building society that's fully licensed and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This account will be your linked nominated account for payments to and from your Aldermore account. It needs to be capable of sending and receiving Faster Payments (which is a banking scheme which allows payments to be made at least by the end of the next business day) and CHAPS (which is a way of making high value, same-day payments between banks).



If you wish to change your nominated account after you've opened your Aldermore account, you can update this in online banking. We'll let you know what you need to do to complete the change.

5. Paying money in and taking money out of your account

You can transfer money between your Aldermore account and either your nominated account or another Aldermore account in your business name (if its terms and conditions permit) in line with this section, and subject to the specific terms and conditions that apply to your Aldermore account set out in sections B and C.

Making your first payment into your Aldermore account

You can't make a payment into an Aldermore account until we let you know that we've completed all our account opening checks. If you send us money before this, we may send the money back to your nominated account and you'll need to send it again when we let you know your account is ready. The Financial Services Compensation Scheme won't cover any deposits you send us before we complete opening your account. Further information about the cover provided by the FSCS is shown on page 15 of these terms and conditions.

How to pay money into your Aldermore Account

You can pay money in by BACS, CHAPS or Faster Payments. You'll need to give your bank or building society our sort code and bank account number, together with your Aldermore account number.

If you try to pay money into an Aldermore account from an account that is neither your nominated account nor another Aldermore account in your name, we'll return it without interest. We won't accept payments in by cash, cheque or banker's draft. All payments in must be in UK Sterling.

How to transfer money out of your Aldermore account

You can only transfer funds from your Aldermore account to your nominated account, or to another Aldermore account in your business's name.

We'll usually transfer money out of an Aldermore account using Faster Payments. When the money becomes available in your nominated account (or another Aldermore account) will depend on when you give us the instruction.



CHAPS payment

When we receive the instruction (transfers out) or funds (payments in)	When will it reach your nominated account or other Aldermore accounts?	When will it be available for withdrawals and transfers?
Up to 2 p.m. on a business day	Same business day	Same business day
After 2 p.m. on a business day or on a non-business day	Next business day	Next business day

Faster payment or BACS

When we receive the instruction (transfers out) or funds (payments in)	When will it reach your nominated account or other Aldermore accounts?	When will it be available for withdrawals and transfers?
Up to 7:30 p.m. on a business day	Same business day	Same business day if deposit or transfer made before 2 p.m. After 2 p.m., next business day
After 7:30 p.m. on a business day or on a non-business day	Next business day	Next business day

Funds transfer between accounts

When we receive the instruction (transfers out) or funds (payments in)	When will it reach your nominated account or other Aldermore accounts?	When will it be available for withdrawals and transfers?
Up to 7:30 p.m. on a business day	Same business day	Next business day
After 7:30 p.m. on a business day or on a non-business day	Next business day	Next business day

For these terms and conditions “business day” means Monday to Friday except on bank holidays.

If you make a transaction using online banking the on-screen confirmation lets you know that we’ll carry out the instruction that you’ve asked for. Once you’ve given us an instruction you can’t cancel it.

6. Limits on your account

Maximum balances

Some Aldermore accounts have a maximum balance. You can find out the maximum (if any) for your Aldermore account in the product summary box. The maximum total amount you can hold in all your Aldermore accounts (combined) is £10 million. If you try to make a payment into an Aldermore account that takes you over this combined maximum limit, or the maximum limit for an individual account, we may send it back to you without interest. This may take up to two business days.

Minimum balances

If there's a **minimum balance** that you must hold in an Aldermore account, we'll let you know in the product summary box. If the balance of an Aldermore account falls below this amount, we'll pay interest at the rate shown in the product summary box until the balance exceeds the minimum.

7. Paying you interest

How we calculate interest

We'll calculate interest on your Aldermore cleared account balance at the end of every day. You'll earn interest on money deposited in an Aldermore account from the day we receive it until the day before you transfer it out, your account closes, or (for certain accounts) maturity.

Paying tax on the interest you earn

We'll pay you interest without deducting tax (unless we're legally required to do so). You might need to pay tax or charges which are not payable through or imposed by us.

You'll need to pay any tax you owe directly to HMRC.

The tax treatment of your account will depend on individual circumstances, and tax rules may change in the future.

When we'll pay you interest

When you open an account, you can choose to have the interest that you earn paid monthly, annually or (for certain accounts) at maturity. Once the account's been opened, you can't change the payment frequency.

If you choose to receive interest:

Monthly, we'll pay your first interest payment the following month. We'll make the payment on the same day of the month as you first paid money into the account, or the next business day if that isn't a business day. So for example, if you made your first payment on the 15th of January we'd make the first interest payment on the 15th of February.

Annually, we'll pay your first interest payment the following year. We'll make the payment on the same day of the year as you first paid money into the account, or the next business day if that isn't a business day. So for example, if you made the first payment into your account on 15th January 2023, we'd make the first interest payment on 15th January 2024.

At maturity, we'll pay your interest when your account reaches the end of the term or the next business day if that isn't a business day.

How we'll pay you interest

We'll only pay the interest into your Aldermore account or your nominated account. We will make payments by BACS. After the account's been opened you can change where interest is paid to using online banking.

If the interest due to you is less than £1.00

BACS has a minimum payment limit of £1.00. If an interest payment due to you is less than £1.00, we won't pay it on the interest payment date. Instead, we'll pay it on the next interest payment date where the total interest payable has reached more than £1.00.

Changes to the interest rate and how you can check your current interest rate

Sections B and C set out whether (and if so, how) the interest rate on your Aldermore account may be varied after you've opened it. You can see the current interest rate for your account in online banking. Our current interest rates are also set out on our website or you can contact us for them using any of the methods show on page 3.

8. Keeping your account secure

When you open an Aldermore account, we'll send you a user ID and you'll set your password. Next, you'll need to ask for two one-time use passcodes to get into your account.

For all your subsequent logins you'll need your user ID, password and two one-time use passcodes to log in to online banking. We'll never contact you asking for your full password or user ID and you must keep these safe. If anyone does ask you for this, contact us immediately.

Your computer security is important. You and your appointed users must keep any computers used to access your Aldermore account online secure. We strongly recommend keeping virus checking and personal firewall software up to date.

We can't guarantee that our website will be available all the time. We also can't accept responsibility for any other websites, even if we provide a link to them on our website.

If you suspect fraud on your Aldermore account please let us know immediately using the contact details on page 3 of these terms and conditions. We may need to suspend, withdraw or restrict your account. We may also ask you to report it to the police and get a crime reference number. We may give the police or other financial crime agencies any information they need to investigate whether someone else is using your information.

9. What if something goes wrong?

Unauthorised transactions

You must let us know as soon as you can if you see a transaction on your Aldermore account that you didn't instruct, or that we haven't carried out in the way you instructed us to. You need to do this within 13 months of the transaction.

Normally we'll refund you and restore the account to the position it would've been in if the transaction hadn't happened. This may include paying you interest on any amount that should've been in your Aldermore account.

There are circumstances in which we won't refund you or restore your account, in particular, where:

- we can demonstrate that the provider of your nominated account received the funds to which the transaction relates;
- you've failed to notify us within 13 months of the transaction occurring;
- we've reasonable grounds to suspect you've acted fraudulently; or
- you've failed, either deliberately or with extreme carelessness, to keep the security details relating to your Aldermore account secure.

If we make a refund but later we realise that you weren't entitled to it for any reason, we'll take the money from your account along with any fees and/or interest you owe us.



Lost or stolen security details

If you've lost or had your security details stolen, you'll be responsible for all unauthorised transactions on your Aldermore account that happen before you let us know about the loss or theft, up to a maximum of £35. You won't be responsible, though, if it was undetectable to you or the losses were our fault.

However, if you've acted fraudulently, regardless of when you let us know, you'll be responsible for all your losses from unauthorised transactions.

Transactions made in error

If we carry out a transaction and follow your instructions but you later inform us that it was wrong, you can ask us to help you get your money back.

You should also be aware that:

- If you see that we've put money into your Aldermore account that isn't yours, you must let us know as soon as possible so we can take it out. If we find out that this has happened, we may remove the money ourselves. We'll try to give you advance notice, but we can't always do this.
- If you give the wrong details for your Aldermore account to the bank or building society with whom you hold your nominated account, we may receive a deposit from them that we can't allocate to your Aldermore account. If this happens, we'll send the money back to your nominated account and won't pay interest on it. You'll be responsible for any charges or losses incurred because of this.
- If another bank tells us that they've paid money into your Aldermore account by mistake, we'll let you know and we'll work with the payer's bank while it tries to get the money back from you. This may include giving them information about you.

Suspicious transactions

If we reasonably believe that an instruction hasn't come from you, we may refuse to carry it out until we're satisfied that you've authorised it.

If we believe that an instruction may be illegal, we may refuse to carry it out without giving you an explanation.



10. Closing your account

If you decide to close your account

You can close your Aldermore account online or by contacting us by any of the methods shown on page 3. You should see sections B and C for specific terms and conditions that apply to closing your account. If you have an Aldermore Fixed Rate Account you can't close it until the term ends.

When you close your Aldermore account, we'll pay the balance, plus any accrued interest, into your nominated account. You can download a closing statement. We recommend that you print and save any documents you may want to keep. After we've closed an Aldermore account you won't be able to access it in online banking.

Circumstances in which we may suspend, restrict or close your account

We may suspend, withdraw, restrict or close your account immediately and without notice if:

- we reasonably believe that you're acting fraudulently;
- we're ordered to do so by a relevant authority, regulatory body or law enforcement agency;
- you're declared bankrupt or are subject to administration or liquidation proceedings or have entered into any arrangement or agreement with your creditors;
- you advise us that you suspect fraudulent activity has occurred (for more information, please visit our **website**);
- you're in serious or persistent breach any of these terms and conditions;
- you no longer meet the eligibility conditions for your specific account;
- you give (or have given) us false or misleading information; or
- our relationship has broken down because of your actions (e.g. because you have used language in your communication with us that we consider to be threatening, abusive and/or offensive in any way)
- your organisation or any officials (Beneficial Owners, Directors, Partners, Signatories) associated with your organisation are subject to financial sanctions.

We'll try to let you know before we take any action and why we're doing so. If we can't let you know in advance we'll do so immediately after, unless we can't for legal or security reasons. If we need to block or stop a payment, we'll restore your service once we're satisfied the issue has been resolved.

Unless we're closing your Aldermore account for any of the reasons set out above, we won't close it without giving you at least two months' notice.

Insolvency proceedings

If you're subject to bankruptcy, administration, liquidation or have entered into any arrangement or agreement with creditors, we may:

- Not act on instructions from you or anyone else unless they're an insolvency practitioner or someone authorised by a court order or by law to exercise rights for the account.
- Set up a separate account(s) in your name and any incoming payments may be credited to this account.

If your account has been restricted

If we restrict your service we'll email you as soon as possible to explain why, unless the law prevents us. This is what we can do if your account is restricted:

- Suspend, stop or reduce a service or account
- Recall or not make a payment
- Not make a payment instruction, or ask for confirmation before we complete it
- Delay opening your account or refuse to open it
- Delay or refuse withdrawals, payments to or from your account or interest payments.

11. Death of an account holder or user

If you're a sole trader and you die, no other users will be allowed to use the account and we may require those dealing with your estate to give us certain information or documents before we allow them to deal with the account.

For other account holders, if a user dies you must let us know immediately. We may ask you to give us certain information or documents before we allow surviving users to continue operating the account.

12. If your account becomes dormant

If there's been no activity and/or contact from you on your Aldermore account for more than three years, the account may become dormant. If someone wants to access a dormant Aldermore account, they should contact us using any of the methods shown on page 3. We'll need to confirm their eligibility in line with our current practice and we will do this within a reasonable time.

13. Changing these terms and conditions

Changes other than the interest rate

From time to time we may change our terms and conditions. We may do so for regulatory or legal reasons, to reflect broader changes in the industry, or to reflect changes in our business or how we provide our services. We'll let you know about any changes in writing.

If the change does not disadvantage you, we'll let you know about it soon after we've made it.

For any other change, we'll give you at least 60 calendar days' notice before it takes effect. If you're not happy with the change, you can close your Aldermore account. Unless you let us know that you'd like to close or switch your Aldermore account in the notice period, we'll assume that you've accepted the change.



Changes to the interest rate

The above doesn't apply to changes in the interest rate on your Aldermore account. The special terms and conditions for each Aldermore account in sections B and C set out whether its interest rate can change, and if so, when and how.

14. Transferring our business

We can transfer any of our rights and responsibilities under these terms and conditions at any time to another deposit taker. We'll only do so if we're satisfied they'll provide you with the same level of service. We may give information about you and your accounts to any organisation(s) that we might transfer them to. If we transfer our rights, the organisation we transfer them to can only exercise the same rights we could before the transfer. You'll keep the same guarantees and rights that you have with us under these terms and conditions.

15. Using your money

If you owe us any money from your dealings with another part of Aldermore Bank, we may use money in your Aldermore account to pay off some or all of that debt. We'll tell you at least 14 calendar days before doing so unless we've got reasonable grounds not to, in which case we'll tell you immediately afterwards.

16. Using suppliers

We'll make sure that anyone we use to perform any of our functions or responsibilities under these terms and conditions is competent to carry them out. We're still responsible to you for these functions and responsibilities.

17. How we use your information

In providing our services we may collect and process personal information about you or individuals related to your business. This might include owners, members and directors. You should make sure that any personal data you give us about such people is accurate and that you've got their permission for us to use their personal data for these purposes. Everyone who has access to your account can see the data you give us.

You can find details about the information we process, the purposes we process it for, data subject rights under data protection legislation and other important information in our privacy policy. This is available on our website.

18. How you can make a complaint

You can get in touch with us to make a complaint at any time using one of the contact methods on page 3 of these terms and conditions. We take all complaints seriously and try to resolve them quickly using our complaints procedure. If you're not happy with our decision you may, subject to fulfilling eligibility criteria, be able to refer it to the Financial Ombudsman Service (www.financial-ombudsman.org.uk). Their service is free and independent. You can also find details on our website.

19. How your savings are protected

Your savings with us are protected by the Financial Services Compensation Scheme (FSCS) up to a maximum limit. This limit applies to all your savings with Aldermore combined. The FSCS deposit guarantee scheme can pay compensation to certain types of depositor if a bank can't meet its financial obligations. The scheme covers most depositors.

You'll find more information about the scheme here www.fscs.org.uk or you can call the FSCS on 020 7741 4100 or 0800 678 1100. The FSCS can only help with compensation related questions.

20. About Aldermore Bank PLC

We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can find us on the Financial Services Register – our number is 204503. Our registered office is: Apex Plaza, Forbury Road, Reading, RG1 1AX. We're registered as a company in England and Wales with company number 947662.

21. Which laws and courts are relevant?

Our dealings with you and these terms and conditions are governed by English law, and the courts of England and Wales will hear any claim between you and us. If you live in Scotland or Northern Ireland, you can bring a claim against us in your local courts if you prefer.



Section B

1. Specific terms and conditions for Aldermore Easy Access Accounts

Cooling off period

The **cooling-off period** described in the general terms and conditions doesn't apply to an Aldermore Easy Access Account. You have the right to close this account at any time by giving us your instructions in online banking.

Paying money into your account

You can pay money into your Aldermore Easy Access Account whenever you like once it has been opened.

Interest rates

The interest rate on your Aldermore Easy Access Account may vary. We can increase or reduce the interest rate from time to time. This may be due to changes in the Bank of England base rate (or other reference rates), other changes to our costs, changes to market conditions including to interest rates paid or charged by other banks and financial institutions, or to reflect regulatory or legal changes.

If we increase your interest rate, we'll email to let you know within 30 calendar days of having done so.

If we decrease your interest rate, we'll email to let you know at least 14 calendar days before we do. If you don't contact us before the date when the change takes effect, we'll assume you've accepted it.

Transfers out, withdrawals or closing your Aldermore Easy Access Account

You can make transfers out, make withdrawals or close your account whenever you like. You can do this by giving us instructions through our online banking service or via secure message or by phone.



Section C

1. Specific terms and conditions for Aldermore Fixed Rate Accounts

Paying money into your account

You'll have 30 days from your application to make your first payment into your account. After your first payment, you have 14 days to top-up.

If you attempt to make any payments in after the paying in window closes, we'll return any money you try to pay into your account to your nominated account without interest. This may take up to two business days.

The Term of your account

When you open an account, you'll need to select the term. An account's term begins on the date that you make your first payment in.

Transfers out, withdrawals or closing your account

During the term you won't be able to transfer or withdraw funds from your Aldermore Fixed Rate Account, or close it. In exceptional circumstances we may consider a request before the end of the fixed term (subject to us receiving satisfactory evidence about your particular circumstances), but we're not obliged to do so. If we do allow a request, we will deduct 90 days' interest. If your account has not earned 90 days' interest at the time we allow your request, then we will deduct the interest earned to date. If you wish to close your account before the end of the term, please contact us by any of the methods shown on page 3 of these terms and conditions.

Interest rates

Your interest rate is fixed and won't change during the term.

At the end of the term

We'll make your options for the balance of your account available in online banking 21 calendar days before the end of the term (your account maturity date). We'll also send you a secure message in online banking detailing your options. You'll be able to give us your instructions in online banking. If you haven't yet given us your instructions, we'll send you a reminder around 14 calendar days before the end of the term.

If you haven't told us what you'd like to do with your account at least two business days before the end of the term, we'll move your money into a new Aldermore Fixed Rate Account on maturity. This account will have the same or a similar term to the account that has just matured. You'll have a 14-day cooling-off period to close this new account without any fees or charges if you don't want it.

For Customised Fixed Rate Accounts, if you don't tell us what you'd like to do at least two business days before the end, we'll move your money into your linked nominated current account.

Aldermore Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number: 204503). Registered Office: Apex Plaza, Forbury Road, Reading, RG1 1AX. Registered in England. Company No. 947662.

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

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