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Freedom Savings Account

An easy way to remain in control while building your savings using a mix of regular and ad-hoc payments.

In a nutshell

- Pay in from £100 up to £250,000
- Freedom from fee, penalties, and notice periods
- 24/7 Online access
- 7 Day UK-based telephone and email support
- Interest paid monthly or annually

Summary box

Account name	Freedom Savings Account						
What is the interest rate?	<table border="1"><thead><tr><th>AER Gross Variable</th><th>Gross Variable Annual</th><th>Gross Variable Monthly</th></tr></thead><tbody><tr><td>3.95%</td><td>3.95%</td><td>3.88%</td></tr></tbody></table> <ul style="list-style-type: none">• If you were to choose monthly interest payment, you will receive 3.88% gross variable. As this interest is being compounded, over the 12 months this will equate to 3.95% AER gross variable.• The above rate is effective from 2 February 2026.• AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded on an annual basis.• This allows customers to compare interest rates across different products paid at different intervals e.g. monthly, quarterly, semi-annually, annually.• Interest is calculated daily and can be paid monthly or annually, the date we pay your interest is linked to the date we receive your initial qualifying deposit.• Interest is paid on a gross basis meaning without tax being deducted.	AER Gross Variable	Gross Variable Annual	Gross Variable Monthly	3.95%	3.95%	3.88%
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<p>Can RCI Bank change the interest rate?</p>	<ul style="list-style-type: none"> • Yes. The interest rate is variable, and we can change the rate of interest on existing accounts by giving you at least 14 days' notice, usually by email. We can change the rate for new account applications at any time.
<p>What would the estimated balance be at the end of the term based on a £1,000 deposit?</p>	<ul style="list-style-type: none"> • After 12 months your estimated balance would be £1,039.50 <p>This is based on £1,000 being deposited for 12 months at the current rate, with no withdrawals being made during this time.</p> <p>This is for illustrative purposes only and does not take into account your individual circumstances.</p>
<p>How do I open and manage my account?</p>	<ul style="list-style-type: none"> • If you are aged 18 or over and resident in the UK, you can apply for and manage your account online, 24/7 at rcibank.co.uk. Savings can also be managed via our mobile banking app, for more information click here. • To keep your account open, we need to receive an initial minimum deposit of £100 within the first 14 days from application. • Unlimited deposits can be made (up to the maximum account balance allowed of £250,000) but the first deposit must be for a minimum of £100. • You can pay in money from your linked bank account (the UK bank account you nominate during your application) or from an existing RCI Bank savings product, subject to the Terms and Conditions of that product.
<p>Can I withdraw money?</p>	<ul style="list-style-type: none"> • Yes, you can make a withdrawal anytime from your RCI Bank Freedom Savings account to your linked account online or via mobile banking app. • Withdrawals made before 1pm will be in your linked account the same day. If you make withdrawal after 1pm then funds will appear in your chosen account the next business day. Where the 24th or 31st December fall on a business day then an earlier withdrawal cut off time of 11am will apply.

	<ul style="list-style-type: none"> If you need a same day transfer then please make your withdrawal instruction before 1pm. If faster payments are not accepted by your bank or your withdrawal exceeds the faster payment limit of £1m then we'll use CHAPS to make the transfer.
<p>Additional information</p>	<ul style="list-style-type: none"> If you wish to close your account, you can do this by writing to us within 14 days of your account opening date. You can inform us by: <ul style="list-style-type: none"> – Secure mail: Click 'Send message' when logged into online banking. – Email: hello@rcibank.co.uk – Write to: 'Freepost: RCI BANK' (no stamp or address details needed) Your account can also be closed through online banking, log in at www.rcibank.co.uk A closing statement will be available online for up to 12 months after closure. Interest is paid gross with no tax deducted.

We're here to help if you have any questions, please e-mail hello@rcibank.co.uk or call us on **0345 6056 050**.

Braille, large print, and audio versions available on request.

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