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2 Year Fixed Term Cash ISA Savings Account

Make your money work harder by securing it away for a fixed term. You'll know exactly how much you'll earn by the end of the term, so you can sit back and get on with the important things in life.

In a nutshell

- Secure your money for a fixed period
- Pay in up to £20,000 each tax year to earn tax free interest
- Transfer in ISA savings up to 14 days from the account opening date, with a maximum account balance of £1m
- Interest can be paid monthly or annually

Summary box

<table>
<tr><th>Account name</th><th>2 Year Fixed Term Cash ISA Savings Account</th></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><th>AER/Tax-free (Fixed)</th><th>AER/Tax-free Annual (Fixed)</th><th>AER/Tax-free Monthly (Fixed)</th></tr>
<tr><td>5.15%</td><td>5.15%</td><td>5.03%</td></tr>
</table>

If you were to choose monthly interest payment, you will receive 5.03% gross. As this interest is being compounded, over the 12 months this will equate to 5.15% AER/Tax-free.
The above rate is effective from 3 November 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.
Tax-free means exemption from UK Income Tax. Tax treatment depends on your personal circumstances and is subject to change.
AER 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.

</td></tr>
<tr><td>Can RCI Bank change the interest rate?</td><td>Subject to an eligible deposit being paid into the account within 14 calendar days of the account being opened, we will pay the interest rate shown for the duration of the fixed term selected.</td></tr>
</table>

What would the estimated balance be at the end of the term based on a £1,000 deposit?	• When your 2 Year Fixed Term Cash ISA matures, a £1,000 initial deposit would have an estimated balance of: – 2 Year Fixed Term Cash ISA account £1,105.65 This is for illustrative purposes only and does not take into account your individual circumstances.
How do I open and manage my account?	• 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 £1,000 within the first 14 days from application. • You can pay money in, up to your annual ISA allowance (currently £20,000 per tax year) depending on how much money you have already paid into other ISA's you may hold. This is in addition to ISA transfers in from previous tax years. • Transfer in ISA savings up to 14 days from application, with a maximum account balance of £1m. • You can pay in from your linked bank account (the UK bank account you link during your application) or from an existing RCI Bank savings product, subject to the Terms and Conditions of that product. • You can open multiple Cash ISAs however you can only open one Cash ISA per tax year with us.
Can I withdraw money?	• You can make withdrawals before the end of your Fixed Term Cash ISA subject to 180 days interest charge. The interest charge will be deducted from the interest you've earned. Where the interest charge is higher than the amount of interest you've earned then it will be taken from the original amount invested. • We will contact you, to inform you about your maturity options, 14 days and again 7 days before the maturity of your Fixed Term Cash ISA account. You may choose to: 1. Reinvest your funds into another Fixed Term Cash ISA 2. Transfer funds to a Freedom Savings Cash ISA 3. Transfer to an ISA with another provider 4. Transfer to an existing RCI Bank non-Cash ISA account

	5. Transfer funds to your linked account If you withdraw your ISA balance into a non-ISA product, the money will lose its tax-free status. This will also reduce how much you can pay into ISAs for the rest of the tax year. If we do not hear from you before your account matures, we will transfer your funds to a new Freedom Savings Cash ISA. • The fixed term starts on the date we receive your first deposit. For example, if you made your first deposit into a 2 Year Fixed Term Cash ISA Account on 3 November 2026, the fixed term would start on 3 November 2026 and finish on 2 November 2028. • Your maturity instruction will be carried out on the day after your term has finished. If this day is a weekend or Bank Holiday, your instruction will be carried out on the next working day.
Additional information	• The interest payable earned on funds deposited in your account is tax-free. The tax treatment may be subject to change in the future and depends on your individual circumstances. • If you wish to cancel your account, you can do this by writing to us within 14 days of your account opening date. You will not incur an interest charge, and any deposits won't count as an ISA subscription. You can inform us by: – 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) • A closing statement will be available online at maturity.

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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