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5 Year Fixed Term 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
- Unlimited top-ups for the first 14 days from application up to £1m
- Interest can be paid monthly or annually
- You can't make any withdrawals before the end of the fixed term

Summary box

<table>
<tr><th>Account name</th><th>5 Year Fixed Term Savings Account</th></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><th>AER Gross</th><th>Gross Annual</th><th>Gross Monthly</th></tr>
<tr><td>5.30%</td><td>5.30%</td><td>5.18%</td></tr>
</table>

If you were to choose monthly interest payment, you will receive 5.18% gross. As this interest is being compounded, over the 12 months this will equate to 5.30% AER gross.
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.
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.

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Can RCI Bank change the interest rate?	• 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.
What would the estimated balance be at the end of the term based on a £1,000 deposit?	• When your 5 Year fixed term matures, a £1,000 initial deposit would have an estimated balance of: – 5 Year Fixed Term account **£1,294.62** 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 manged 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. • Unlimited deposits can be made within the first 14 days from application (up to the maximum account balance allowed of £1m) but the first deposit must be for a minimum of £1,000. • 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.
Can I withdraw money?	• You can't make any withdrawals before the end of your fixed term. This includes all the payments made into the account. • We will contact you, to inform you about your maturity options, 14 days and again 7 days before the maturity of your fixed term account. You may choose to: 1. Reinvest your funds into another fixed term account of 1 to 5 years 2. Choose to transfer your funds into a notice account; 3. Choose to transfer your funds into a freedom savings account; or 4. Choose to transfer your funds into your linked account*.

	*If you would like your funds returned to your linked account, please select linked account as your maturity option. If we do not hear from you, we will transfer your funds to a new freedom savings account. • The fixed term starts on the date we receive your first deposit. For example, if you made your first deposit into a 5 Year Fixed Term Account on 3 November 2026, the fixed term would start on 3 November 2026 and finish on the 2 November 2031. • 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	• 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: – 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. • 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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