

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 of one or two years
- ✓ Earn a fixed, competitive rate of interest
- ✓ Unlimited top-ups for the first 30 days from the date of application
- ✓ Interest paid monthly or annually and can be compounded.

Rate	<ul style="list-style-type: none">- 1 year 2.06% AER gross fixed (annual interest) / 2.04% Gross (monthly interest)- 2 year 2.35% AER gross fixed (annual interest) / 2.33% Gross (monthly interest)- Interest is calculated daily and paid monthly or annually.- Your rate is yours - no introductory or bonus payments applicable.
Access	<ul style="list-style-type: none">- Your first payment must be at least £1,000- All payments to and from your account must be from either an RCI Bank account or your 'linked account'. A linked account should be an existing personal UK current account of yours which you'll use to transfer money in and out of your RCI Bank savings account. You can change your linked account at any time in internet banking and you can only have one live linked account at any time- You can cancel your account within the first 14 days
Payments	<ul style="list-style-type: none">- You can make unlimited payments up to £1m into the account for up to 30 days from the date of application- You can't make any withdrawals before the end of the fixed term of the account- Maximum balance of £1m- We'll contact you thirty days before the end of the term and ask what you'd like to do with your money next. If you don't tell us what you'd like to do, we'll convert your Fixed Term Account into our current easy access account, so you can access it easily
Charges	<ul style="list-style-type: none">- There's no charges or penalties for making payments during the 30 days from application or using your account
Tax information	<ul style="list-style-type: none">- Interest will be paid after the deduction of basic rate income tax- If you're eligible to receive interest without tax deducted, you can register and subsequently amend your tax declaration in internet banking, to amend your status, please get in touch- Tax treatment is dependent on the personal circumstances of each customer and may be subject to change in the future

Other things to consider

- You can apply for this account if you're a UK resident aged 18 or over
- **You can't make any withdrawals before the end of your fixed term**
- If you think you may need access to your money during the term, you should consider our Freedom Savings Account which allows unlimited withdrawals
- The fixed term ends on the anniversary of the date of your first deposit. For example, if you make your first deposit into a 2-year Fixed Term Savings Account on 10 March 2016, your funds will be available on 10 March 2018
- If the term ends on a weekend or a bank holiday, funds will be available the following business day and will include interest up to the last day prior to the next business day.
- If you have chosen to roll onto a new account or transfer your funds to an existing RCI Bank account, the changes will be made on the date of the account maturity

We're here to help, 7 days - if you have any questions, please e-mail hello@rcibank.co.uk or call us on **0330 2000 300**

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