

## A Guide to our 90 Day Notice Business & Charity Savings Account

A Notice account allows you to grow your savings whilst giving you access to your funds.

### Account Features

- Deposit from £5,000 to £10 million
- Interest is calculated daily through the applicable interest rate. Interest will be applied to your account balance on a quarterly basis.
- You can make unlimited withdrawals, subject to giving 90 days' notice first before any withdrawal can be made.
- No early withdrawals will be permitted.

Summary Box										
<b>What is the interest rate?</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Account Balance</th> <th style="width: 25%;">*AER</th> <th style="width: 25%;">**Gross</th> </tr> </thead> <tbody> <tr> <td>£5,000 - £999,999</td> <td>2.55%</td> <td>2.55%</td> </tr> <tr> <td>£1 million - £10 million</td> <td>2.85%</td> <td>2.85%</td> </tr> </tbody> </table> <p>Interest is calculated daily and is paid into the account quarterly. Where these dates fall on a non-Business Day, interest will be paid on the preceding Business Day.</p> <p>If you deposit £1 million or more, up to the maximum of £10 million as per our terms and conditions, you can earn a higher rate of interest on the entire balance for the time those funds are held in the account.</p>	Account Balance	*AER	**Gross	£5,000 - £999,999	2.55%	2.55%	£1 million - £10 million	2.85%	2.85%
Account Balance	*AER	**Gross								
£5,000 - £999,999	2.55%	2.55%								
£1 million - £10 million	2.85%	2.85%								
<b>Can Reliance Bank change the interest rate?</b>	<p><b>Yes</b>, the interest rate applied to your account is variable.</p> <p><b>Should Reliance Bank Limited increase the interest rate</b>, the new rate will be applied to your account immediately and will be made available on our website within 3 working days.</p> <p><b>Should the bank decrease the interest rate</b>, we will inform you of that change at least 14 calendar days' notice before. If you are not happy with the change, you can at any time up to 30 calendar days from the date we tell you about the change, close or switch your account without paying any penalty or other charges.</p>									
<b>What would the estimated balance be at the end of the fixed term, based on a £5,000 deposit?</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="width: 40%;">Balance based after 12 months period</th> </tr> </thead> <tbody> <tr> <td>90 Day Notice Account</td> <td style="text-align: right;">£5,129.14*</td> </tr> </tbody> </table> <p>*This calculation is for illustration purposes only.            *This does not take individual circumstances into account.            *This example assumes there are no further deposits or withdrawals, changes to interest rates and interest is paid to the accounts annually.</p>		Balance based after 12 months period	90 Day Notice Account	£5,129.14*					
	Balance based after 12 months period									
90 Day Notice Account	£5,129.14*									

<p><b>How do I open and manage my account?</b></p>	<p>To open an account, you must meet our account opening requirements detailed in our Terms and Conditions and to be eligible to apply:</p> <ul style="list-style-type: none"> <li>• All operating parties need to be at least 18 years of age.</li> <li>• Any Charity must be registered in the UK (Either English or Scottish)</li> </ul> <p>There must be a minimum deposit of £5,000. There is a maximum balance of £10 million.</p> <p>You can apply by an application from our website, and then completing that form and returning it to us by email or post.</p> <p>You will have access to your account online via our digital banking platform or by telephoning our Customer Experience Team on 0207 398 5400.</p>
<p><b>Can I withdraw my money</b></p>	<p><b>Yes</b>, there is no limit to the number of withdrawals, but you must give 35 days' notice to withdraw from your account.</p> <p>Any withdrawals will be subject to the appropriate notice being given; however, if it leaves your balance below £5,000, an interest rate of 0.10% will apply until the balance meets the required level again.</p> <p>We will accept withdrawal requests in writing or via our digital banking service.</p>

## Keeping your savings secure

We are covered by the Financial Services Compensation Scheme (FSCS). All eligible deposits are protected up to £85,000 by the FSCS, which means that if the bank fails and cannot return your money, you will be compensated by the FSCS.

## We are here to help

If you are not sure which savings account is right for you, we're here to give you all the information you need to help you make the right choice.

You can contact our Customer Experience Team on 0207 398 5400

## Additional Information

You will not be able to close your Fixed term Deposit account before its maturity date.

\* AER stands for Annual equivalent Rate. It illustrates what your interest rate would be if interest was paid and compounded each year and allows you to easily compare different savings accounts. As every advertisement for a savings product, which quotes an interest rate, will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

\*\*Gross is the rate of interest payable before any tax is taken off.

---

Registered Office: Reliance Bank Limited, Faith House, 23-24 Lovat Lane, London EC3R 8EB Tel 020 7398 5400 · [www.reliancebankltd.com](http://www.reliancebankltd.com)

Registered in England No. 68835. Reliance Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.