Our fixed rate ISAs – *for individuals*

SUMMARY BOX

ACCOUNT NAME

Online ISA Fixed Saver

WHAT'S THE INTEREST RATE?

Effective from
07 August 2026

ANNUAL INTEREST (FIXED / TAX FREE)		
TERM	GROSS	AER
1 Year (Issue 45)	4.35%	**4.35%**
2 Year (Issue 44)	4.45%	**4.45%**
3 Year (Issue 10)	4.50%	**4.50%**
5 Year (Issue 12)	4.55%	**4.55%**

The rate you get depends on the term of the account applied for. This will be confirmed to you once you've applied.

Interest is calculated daily on balances of £1 and over. It's paid on the anniversary of the date we received your first deposit, and then annually after this – or at the end of the term if that's sooner.

If the anniversary falls on a weekend or a bank holiday your interest will be credited on the next working day.

AER means Annual Equivalent Rate, which illustrates what the interest would be if it was compounded annually.

Gross is the interest rate without the deduction of income tax. Interest is paid gross to your account.

CAN HTB CHANGE THE INTEREST RATE?

No, the interest rate is fixed for the duration of the term.

WHAT WOULD THE ESTIMATED BALANCE BE AT THE END OF TERM BASED ON A £1,000 DEPOSIT?

ESTIMATED INTEREST ON A £1,000 BALANCE		
TERM	BALANCE AT END OF TERM	INTEREST EARNED
1 Year (Issue 45)	£1,043.50	**£43.50**
2 Year (Issue 44)	£1,090.98	**£90.98**
3 Year (Issue 10)	£1,141.17	**£141.17**
5 Year (Issue 12)	£1,249.17	**£249.17**

This is for illustrative purposes only and assumes interest is paid and compounded annually. The illustrative example does not consider the individual circumstances of a customer.

HOW DO I OPEN AND MANAGE THE ACCOUNT?

- You can open an account by completing an application form on our website. We will complete some checks and let you know if we need anything else to help complete your application.
- This account is available to anyone aged 18 or over and a permanent resident for tax purposes in the United Kingdom.
- A Cash ISA can only be opened and held in the name of one person (joint accounts are not permitted) who owns the funds. Power of attorney/guardianship/intervention order holders acting for an account holder are not permitted.
- Once your account is open, you can manage it online and access your statements through our portal at htb.co.uk and by secure message when logged in. You can also get in touch by email on savings@htb.co.uk or by telephone on 020 7862 6222 (Mon-Fri 9am-5pm, excluding bank holidays).
- You'll need the minimum balance of £1 in the account to open it and keep it open.
- The maximum account balance is £250,000 with a maximum of £1m balance across all your accounts with us.

CAN I WITHDRAW MONEY?	• This account offers a fixed rate for a fixed term, so you can only close it, withdraw or transfer your money with no charge at the end of the term (maturity). • You can choose to have your interest paid into your nominated account (if you need access to it) or into your savings account (to compound over time). • You can withdraw or transfer your full balance to another Cash ISA provider before the fixed term ends, however, you will need to pay a fee for doing so. The fee is equivalent to 90 days' interest for each year (or part year) remaining on the term. For example, if you have 2 years and 1 month remaining on the term, the fee would be equivalent to 270 days' interest (90 days × 3). Because of this fee, in some cases, you may get back less than you originally paid in. • Partial transfers are not currently permitted. • We will get in touch before maturity to remind you of the date that your fixed term ends, detailing your options and asking for your maturity instructions. You can ask us to reinvest some or all of it into new accounts or return it to your nominated account. • If you don't tell us what you'd like to do by the fixed term maturity date, we'll move your balance into our Maturity Easy Access ISA to keep your matured balance and ISA status protected while you decide what to do with it – we'll send you more information about this account nearer the time. • We will close your account if it's unfunded for 14 days.
ADDITIONAL INFORMATION	• You have 14 days from the date you applied for the account to fund it, during which time you can make as many payments into the account as you like up to the maximum balance. After this time, your account will not be able to accept further funds. If the account remains unfunded at 14 days, it will be closed. • You can only open and operate one Cash ISA account with HTB in any single tax year • You can also fund your ISA by transferring in from another Cash ISA or Stocks & Shares ISA. You must initiate this transfer within 14 days of opening your HTB ISA by providing your new account details to the other bank. • The annual ISA allowance is £20,000 for the tax year 6 April 2026 to 5 April 2027. You must not have paid in more than this in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA and a Lifetime ISA in this tax year. • All payments must be made to – and from – your nominated bank account or into another account with us. • You have the right to close your account at any time within 14 days of account opening by contacting us. • We report the interest earned on your account to HMRC for the tax year in which it is earned. • We do not deduct tax from the interest you earn – it is your responsibility to pay any tax due. • The treatment of your account for tax purposes will depend on your individual circumstances. All tax information is based on our understanding of current law and HM Revenue & Customs practice, both of which may change. For more information visit hmrc.gov.uk • Hampshire Trust Bank is an authorised deposit taker and your eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit protection scheme, up to the applicable limit. The FSCS protects most depositors up to £120,000.

The Financial Conduct Authority is a financial services regulator and it requires us to give you this essential information to help you to decide whether this account is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. The information provided in the summary box above is a summary of the key features of the savings account and is not intended to be a substitute for reading the terms and conditions that apply to the account.

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