Our *notice tracker* account

SUMMARY BOX

ACCOUNT NAME

95-Day Online Notice Tracker (Issue 2)

WHAT'S THE INTEREST RATE?

Effective from
5 November 2026

ANNUAL INTEREST (TRACKED VARIABLE)

MARGIN %	GROSS RATE	AER
0.47% ABOVE BASE RATE	4.47%	**4.47%**

The interest rate is variable and tracks at the fixed 'margin' above the Bank of England (BoE) base rate. Interest rates above are based on the BoE base rate. Today's BoE base rate is 4.00% and you can monitor the latest base rate on its website at bankofengland.co.uk.

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?

The interest rate is variable, so it can change at any time.

There are two types of variable rates, 'managed' and 'tracker'. This is a tracker variable rate, which means it moves down and up in line with the BoE base rate.

If the base rate changes, the new interest rate on your account will apply without notice, no more than 5 business days following a change in the base rate. You'll not be notified of this change.

The interest rate on this account will never drop below 0.00%.

We may vary the margin:

- If we decrease the margin (decrease your rate), we'll provide you with advanced notice of the change equal to the notice period on your account or 30 days, whichever is greater, plus an additional 14 days (e.g. we would write 109 days in advance of a rate decrease on a 95-Day notice account).
- If we increase the margin (increase your rate), you will be given less notice.

We may launch new issues of this account with different interest rates in the future, which won't affect your account. Visit our website regularly to see our latest accounts and get in touch to switch or close your account

WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON CERTAIN DEPOSITS?

ESTIMATED INTEREST

DEPOSIT AT ACCOUNT OPENING	BALANCE AFTER A YEAR	INTEREST EARNED
£1,000	£1,044.70	**£44.70**
£10,000	£10,447.00	**£447.00**

This is for illustrative purposes only and assumes no withdrawals, no changes to the interest rate over the period and the interest is paid and compounded daily. 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 who is a permanent resident of the United Kingdom and does not need to file tax returns, report tax or pay tax in connection with this account outside of the UK.
- The account can be held jointly by up to two people.
- 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.
- You have 14 days from the date your account is opened to fund it. If the account remains unfunded at 14 days, it will be closed.

CAN I WITHDRAW MONEY?

- Yes - you can make unlimited withdrawals, subject to your notice period.
- You can choose to have your interest paid into your nominated account or into your savings account (to compound over time) - you can change this option at any time by getting in touch.

ADDITIONAL INFORMATION

- You can make as many payments into the account as you like up to the maximum balance.
- All payments must be made to – and from – your nominated bank account or into another account with us.
- Payments received before 1pm on a working day will be paid the same day. For anything after 1pm this will be paid the next working day.
- You have the right to close your account at any time within 14 days of account opening by contacting us.
- **If you are seeking certainty on an interest rate or may need immediate access to your money, this account may not be the best option for you - you could consider a fixed deposit or an easy access account.**
- 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.
- 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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