

Fixed Rate Accounts - Guide to our new Online Services

Your Fixed Rate Account – What You Need to Know

Your Fixed Rate Account(s) including Fixed Rate ISA's ('your Account') has now moved to our new Online Services.

This move does not affect the key documents you were provided when you opened your account – all existing terms and conditions continue to apply.

If you wish to review the terms that apply to your Account, please refer to your Key Features & Summary Box document (including the Specific Conditions), which was provided to you when you applied for your Account.

This should be read alongside the General Savings Conditions, which are available in the 'Useful Documents' section of our website. We've set out in this document key information about your Account following its move to our new Online Services.

This includes how your Account works, how to operate it, and what will happen when it reaches maturity.

Need help?

If you would like to get in touch with us, our contact telephone number for accounts operated on the new Online Services is **0303 330 1450**. We're open 8am to 7pm Monday to Thursday, 8am to 6pm Friday and 9am to 2pm on Saturday. We're closed on English public holidays.

Key Information

This Guide also applies to Fixed Rate ISAs and we have noted differences between how Fixed Rate ISAs will operate to other Fixed Rate Accounts on the new Online Services.

Account number and sort code	When you registered for the new Online Services, you were provided with your new issue number, account number, and sort code. You can view these details on your account page.
The interest rate, how it's calculated and when it's paid.	The interest rate - The interest rate on your Account stays the same for the full term of your Account and will not change. You can view your interest rate at any time by logging in to the new Online Services and checking your Account details. How interest will be calculated and paid - We'll calculate interest daily on your Account balance, at the end of each day. - Interest will be paid either monthly or annually, and either into your Account or your Nominated Account depending on how you had chosen for interest to be paid prior to the move and cannot be changed. Annual interest will continue to be paid on the anniversary of the date you first made a deposit into your Account. Monthly interest will continue to be paid on the day in the month you first made a deposit into your Account. This is except when interest is due to be paid on the 29th, 30th or 31st of a month that does not contain that day, in which case we will pay it on the last day of that month. And that day will then become the day in the month that interest is paid for all future interest payments. - If your Account is a joint Account, interest payable to a Nominated Account will be paid to the Nominated Account of the Account holder named first on the Account. Important: If interest was paid into another account you held with us before your Account moved to the new Online Services, it will be paid into your Nominated Account. You can then choose to pay that into another account with us if you would like to, subject to that account's terms and conditions.
Managing your Account	How you can manage your Account on the new Online Services You can only manage your Account through the new Online Services. Allowing other people to manage and operate your Account Registered third parties cannot access or operate your Account online and should call us to manage your Account. Registering a third party will not remove your online access. You can continue to manage and operate your Account by logging in to the new Online Services. Viewing statements and certificates of interest You'll be able to view the following in the new Online Services: - Your Account balance - Transaction details (payments to and from the Account and interest payments) - Your statements and Certificates of Interest We'll send you an email and/or SMS to let you know when a statement is available to view. You won't be able to see transactions on your Account before it moved to the new Online Services in the transaction history. You can see those transactions by viewing the historic monthly payments.
Flexible ISA	If your Account is an ISA, it is now a flexible Cash ISA. This means you can withdraw money from an ISA account and pay it back into a Cash ISA account operated on the new Online Services without it affecting your ISA Allowance. This is as long as the withdrawal and re-deposit are done in the same tax year. This is subject to the terms of the ISA account that you wish to make the payment to. For example, you cannot make payments into a Fixed Rate ISA on our new online services after the initial 30 days that you have to make deposits to the account.

Payments and Withdrawals (ISAs only)	This section only applies if your Account is an ISA. You cannot make a payment into your Fixed Rate ISA Withdrawals from your Fixed Rate ISA You can only make payments out of your Account by Electronic Transfer into: • your Nominated Account; or • to another account you have with us on the new Online Services (Internal Transfer) Important: Money withdrawn to a non-ISA account, including your Nominated Account, will lose its tax-free status. This means the tax benefits will be lost. To retain the ISA tax benefits, you should transfer funds directly to another ISA provider rather than withdraw and re-deposit them. You can't make future-dated payments. This means you can only request a payment to be made from your Account on the same day you're asking us to make the payment. You can request a withdrawal or the closure of your Account on any day of the week. However, if the requested withdrawal or closure amount is to be paid to your Nominated Account and would exceed our daily withdrawal limits, you can only make that request on a Working Day. We may apply financial and other limits to Electronic Transfers from your Account. Timing of payments • If you ask us to make a payment to another savings account held with us on the new Online Services (Internal Transfer), the payment will reach that account on the same day. • If you request a payment to your Nominated Account, that payment will be received by your bank no later than the next Working Day. If you need more information You can find more information on withdrawal limits and payments to and from your Account on our website. Please go to www.chartersavingsbank.co.uk/new-online-services-support The minimum operating balance for a Fixed Rate ISA The minimum operating balance for your Account is £1,000. If a withdrawal would take your account balance below that minimum operating balance you will need to close your Account by making a withdrawal to your Nominated Account, by internal transfer to another account with us on the same Online Services or, if your Account is an ISA by transfer out to another ISA provider.
Transfer out of your Fixed Rate ISA to an ISA with another provider	You can transfer all or part of the money in your Account to another ISA provider at any time. We can only send funds by Electronic Transfer. Important: If you wish to transfer the funds in your ISA Account to another ISA provider you must provide them with the new account number and sort code. You can view these details on your account page. If you provide your previous account number and sort code to the other ISA provider we will reject their request.
Early Withdrawal Charges (ISAs only)	Any withdrawal or transfer out of your Fixed Rate ISA Account is subject to an Early Withdrawal Charge. That will be a loss of interest for the number of days specified in the Key Features & Summary Box on the amount withdrawn or transferred at the interest rate payable. This will be deducted from the balance in your Account on the date of the withdrawal/transfer. Therefore, you may receive back less than you have paid in.
Maturity made easy	When your Account reaches maturity at the end of the Account term, you'll be able to manage your options quickly and easily through the new Online Services. We'll contact you by email before your maturity date with details of the options available to you. If on maturity you choose for your funds to be paid to your Nominated Account, then they will be received by your Bank on the maturity date (i.e. the day after the end of the Account term) even if that falls on a non-Working Day. Previously that payment would have been received by your bank on the next Working Day. If you don't tell us what you'd like to do before your maturity date, your funds will automatically move into an Easy Access account or Easy Access ISA offered by us at that time. If you're unable to complete your maturity instructions through the self-serve journey on the new Online Services, you can still give us a call, and we'll be happy to help. We'll provide you with further information and clear guidance on how to navigate your maturity options closer to the time, so you'll have everything you need to make the right choice.

Contact details	Our contact telephone number is 0303 330 1450. We're open 8am to 7pm Monday to Thursday, 8am to 6pm Friday and 9am to 2pm on Saturday. We're closed on English public holidays. Our email address is customerservice@chartersavingsbank.co.uk Important: If you need to contact us, please call us, log in to the new Online Services to send a secure message, or email us using our email address. Please do not include any sensitive personal information in emails. You should no longer contact us by post sent to Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL as we will no longer receive post sent to that address. Contacting us about the security of your Account The contact number you should use to tell us if your Personal Security Details have been lost, misused, or have become known to someone else is 0303 330 1499. You must always tell us as soon possible if this happens.
Need help accessing this information?	If you need this content in a different format, help using our website, or someone to act on your behalf, we're here to support you. We can offer alternative formats, accessibility tools, or speak with a trusted person for you. Visit: www.chartersavingsbank.co.uk/Help/Additional-support