

Personal Savings Terms and Conditions

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Personal Savings Terms and Conditions

You should have received and read the Summary Box which tells you important information about your Aldermore account.

These terms and conditions provide more detail about both of our rights and responsibilities, and along with the Summary Box they form our agreement with you. Please read them carefully, and if there's anything you don't understand then please contact us before you apply.

In this document, when we say "We/our/us" this means Aldermore Bank Plc.

How these terms and conditions are structured

These terms and conditions have seven sections:

Section A – General Terms and Conditions. This section applies to all Aldermore accounts.

Section B – Additional terms that apply if your account is an Aldermore Easy Access Account

Section C – Additional terms that apply if your account is an Aldermore Double Access Account

Section D – Additional terms that apply if your account is an Aldermore Notice Account

Section E – Additional terms that apply if your account is an Aldermore Fixed Rate Account

Section F – Additional terms that apply if your account is an Aldermore Regular Saver Account

Section G – Additional terms that apply if your account is a Cash ISA

Which part of these Terms and Conditions applies to me?

You should read Section A, plus the relevant section(s) B – G, depending on which type of Aldermore account you have. Which type of account you have is set out in your Summary Box, but if you are at all unsure please contact us.

You can ask us for paper copies of these terms and conditions and the product summary box at any time, by contacting us using any of the methods shown below. We also have Braille, large print and audio versions if you need those.

We'll only communicate with you in English, and we can't communicate with you in any other language.

Section A - General Terms and Conditions

1. Contact between you and us

How you can contact us

If you need to get in touch with us regarding your Aldermore account, you can do so by:

Secure message	Log into your internet banking on our website, where you can create and send us a secure message. You can access your internet banking at www.aldermore.co.uk
Phone	You can call us on 0345 604 2678 We are open 7 days a week and closed on bank holidays. To see our opening hours, please visit www.aldermore.co.uk/contact-us/savings-contact-information/
Email	service@aldermoresavings.co.uk - We recommend that you don't include sensitive information if you send us an email.
Post	Aldermore Savings, RSAZ-AXXH-LHAX, Aldermore, PO Box 762, Wallsend, NE28 5DH.

How we will contact you

If we need to get in touch with you, we'll use phone, post, secure message, email or text. We'll use secure messaging for confidential information as this is more secure than email.

We'll use the latest contact details that you've given us. **You must let us know when any of these details change** for example your name, address, email address, mobile phone number or nominated account details (all payments must be between your Aldermore savings account and a 'nominated account' chosen by you – this is explained on page 6).

You can change some of these details through internet banking, but for others we'll need to see supporting evidence before making the change.

Please keep your details up to date in internet banking so we can get in touch with you if we need to.

2. Opening and holding your account

Eligibility requirements

You'll need to meet our eligibility requirements when you open, and for as long as you hold, an Aldermore account. If you hold an Aldermore account but stop meeting these requirements then you must let us know, as this may mean that we have to close your account.

- You (and any other joint account holder) must:
- be an individual aged 18 years or over;
- be a UK resident and only tax resident in the UK; and
- not be a US Person (this includes US citizens, residents, green card holders or taxpayers in respect of their worldwide income).

Opening your account

Provided you meet our eligibility criteria, we'll open your account when we've received all of the information we need and we've completed our checks. If we need any more information from you, we'll be in touch to let you know what it is.

There are a few things you should know when you're opening your account:

- The account holder is the person (or persons) named in the application.
- You can have up to two account holders for an Aldermore account, except if it's a Cash ISA or Regular Saver Account which can only have one.
- You'll need a personal email account to open and manage your account.
- When you apply to open an Aldermore account, you must give us details of a personal UK bank or building society current account which will be your 'nominated account'. This is explained in more detail in section 4 below.

Cooling off period

Other than for Easy Access Accounts, Double Access Accounts and Regular Saver Accounts (which you can close at any time either online or by contacting us) **you have a cooling-off period of 14 calendar days starting on the date you open an Aldermore account.**

During this time you can close your account without any charges. After this cooling-off period ends, you'll only be able to close your account as permitted in these terms and conditions.

3. Managing your account

Giving us instructions

You can give us your instructions and manage your account in internet banking. If you need any help managing your account, or if you are not able to use internet banking, you can call us or write to us by post or email.

You can ask us to act on your instructions immediately, or in some cases, at a future date. Sometimes we may need you to give us more information and/or documentation before we carry out your instructions.

Joint accounts

If your account's in joint names:

- We'll act on the instructions of either of you, but both of you are fully responsible for each instruction given. Either of you can ask us instead to act only on written instructions signed by both of you;
- Both of you need to comply with these terms and conditions and are both fully responsible for any money which you may owe us;
- We'll only remove a joint account holder if you both ask us to in writing; and
- If we receive conflicting instructions from joint account holders, we may refuse to carry out and/or suspend transactions or further instructions until both of you've agreed on the instructions.
- **If someone else has permission to operate your account (including power of attorneys)** If another individual has permission to access and operate your account (for example through a power of attorney or receivership order), we'll treat their actions as if they're your own.
- We can only accept power of attorneys that have more than one attorney appointed if they're operated on a single signature basis.

Availability of online services

We can't guarantee that our website will be available all the time. We also can't accept responsibility for any other websites, even if we provide a link to them on our website.

Fees and charges

There are usually no fees or charges for our standard services for your Aldermore account. We may charge you for any non-standard services. We'll let you know about these charges before we do anything. You'll be responsible for any costs that a third party (such as another bank) charges you concerning your use of your Aldermore account (for example for transfers to or from it).

Your transactions and statements

You can see all your transactions and details in internet banking at any time. You should check them regularly. Please let us know as soon as you can if you don't recognise a transaction or think it may be wrong.

We'll give you a monthly downloadable statement detailing all the transactions on your account. We'll also give you an online summary of the interest we've paid for each tax year. You can access this information at any time in internet banking, and also create a statement or summary of interest for any period that you choose.

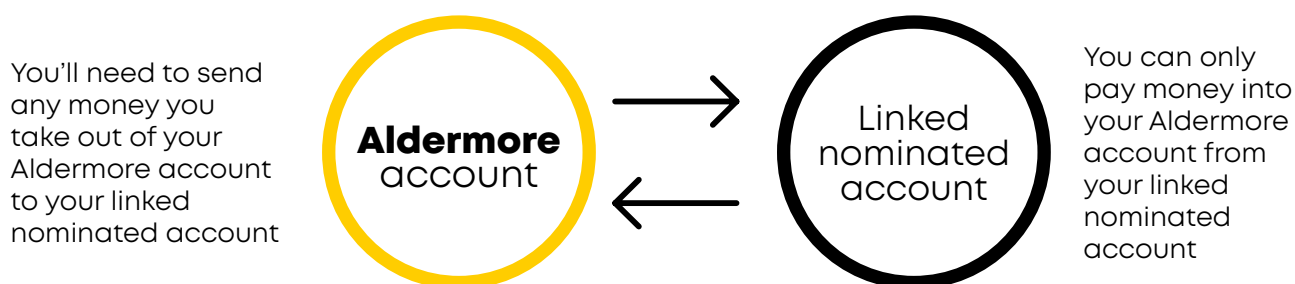
4. Nominated account

When you apply to open an Aldermore account, you must give us details of a personal UK bank or building society current account in your name. The account must be held with a bank or building society that is authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. If the Aldermore account is in joint names, it may be in the name of either or both of you. We'll check that the information you give us matches the details on this account electronically.

If we're unable to confirm this, we'll need a copy of your bank statement to be sent to us by post. We'll let you know if this is needed when you apply. If you have an attorney (acting under a valid power of attorney) operating your account, the nominated account must still be in the name of the Aldermore account holder(s).

This account will be your nominated account for payments to and from your Aldermore account.

You can only have one nominated account and it needs to be capable of sending and receiving Faster Payments, CHAPS and BACS.



If you wish to change your nominated account after you've opened your Aldermore account, you can do this using internet banking. The new account will need to meet the requirements above. We'll check the details we hold for you match those on your new nominated account electronically. If we're unable to confirm this, we'll need a copy of your bank statement to be sent to us by post. We'll let you know if this is needed when you provide your instructions.

5. Paying money in and taking money out of your account

You can transfer money between your Aldermore account and either your nominated account or another Aldermore account in your name (if its terms and conditions permit) in line with this section, and subject to the specific terms and conditions that apply to your Aldermore account set out in sections B - G.

Making your first payment into your Aldermore account

You can't make a payment into an Aldermore account until we let you know that we've completed all our account opening checks. If you send us money before this, it will be returned to your nominated account. The Financial Services Compensation Scheme (FSCS) won't cover any deposits received before your savings account is open. Further information about the cover provided by the FSCS is shown on page 12 of this booklet.

How to pay money into your Aldermore account

You can pay money in by BACS, CHAPS, Faster Payments or standing order. You'll need to give your bank or building society our sort code and bank account number, together with your Aldermore account number or the application reference that we gave you. You'll also need to give the first three letters of your surname.

If you try to pay money into an Aldermore account from an account that is neither your nominated account nor another Aldermore account in your name, we'll return it without interest.

We won't accept payments in by cash, cheque or banker's draft. All payments in must be in UK Sterling.

How to transfer money out of your Aldermore account

You can only transfer funds from your Aldermore account to your nominated account, or to another Aldermore account in your name.

We'll usually transfer money out of an Aldermore account using Faster Payments. When the money becomes available in your nominated account (or another Aldermore account) will depend on when you give us the instruction, and your bank's own processing timescales.

When we receive the instruction	When should it be available in your nominated account or other Aldermore accounts?
Up to 2 p.m. on a business day	Same day
After 2 p.m. on a business day or on a non-business day	Next business day

For these terms and conditions, "business day" means Monday to Friday except on bank holidays.

If you make a transaction using internet banking, the on-screen confirmation lets you know that we'll carry out the instruction that you've asked for. Once you've given us an instruction you can't cancel it, unless it's future dated in which case you may be able to. If you wish to cancel a future dated instruction, you should contact us immediately to find out whether this is possible.

6. Limits on your account

Maximum balances

Some Aldermore accounts have a maximum balance. You can find out the maximum (if any) for your Aldermore account in the product summary box.

The maximum total investment in all your Aldermore accounts (combined) is £5 million. If you try to make a payment into an Aldermore account that takes you over this combined maximum limit, or the maximum limit for an individual account, we may send it back to you without interest. This may take up to two business days.

Minimum balance

If there's a minimum balance that you must hold in an Aldermore account, we'll let you know in the product summary box. If the balance of an Aldermore account falls below this amount, we'll pay interest at the rate shown in the product summary box until the balance exceeds the minimum.

7. Paying you interest

How we calculate interest

We'll calculate interest on your Aldermore cleared account balance at the end of every day

You'll earn interest on money deposited in an Aldermore account from the day we receive it until the day before you transfer it out, your account closes, or (for certain accounts) maturity.

Tax

We'll pay you interest without deducting tax (unless we're legally required to do so). You might need to pay tax on the interest that you earn. You'll need to pay any tax you owe directly to HMRC.

The tax treatment of your savings will depend on your individual circumstances, and tax rules may change in the future.

When we'll pay you interest

You can choose to have the interest that you earn paid monthly, annually or (for certain accounts) at maturity.

You can change where interest is paid and the frequency it's paid in internet banking. If you choose to receive interest monthly, we'll pay your first interest payment on the same day of the month that you first paid money into the account (e.g. if you make your first payment on 15th January, we'll make the first interest payment on 15th February). If that isn't a business day, we'll make the payment on the next business day.

If you choose to receive interest annually, we'll pay your first interest payment on the same day that you first paid money into the account (e.g. if you make your first payment on 15th January 2023, we'll make the first interest payment on 15th January 2024), or the next business day if that isn't a business day.

If your account is a fixed term account and you choose to receive interest at maturity, we'll pay your interest when your account reaches the end of the term or the next business day if that isn't a business day.

How we'll pay you interest

If you ask us to pay your interest into your nominated account we'll pay it by BACS, which has a minimum payment limit of £1.00. If an interest payment due to you is less than £1.00, we won't pay it on the normal interest payment date. Instead, we'll pay it on the next interest payment date where the total interest payable has reached more than £1.00.

Where we'll pay your interest

We'll only pay the interest into your Aldermore account (or another Aldermore account in your name) or your nominated account.

Negative interest amounts and overpayment of interest

Occasionally, the timing of interest payments and withdrawals may result in a negative interest amount, or interest being overpaid. Any negative or overpaid interest will be deducted from the next interest payment we make to you (or when you close your account). If the account is closed before enough interest has accrued to give a positive interest amount again, any remaining amount of negative or overpaid interest will be deducted from the balance of the account.

Changes to the interest rate and how you can check your current interest rate

Sections B - G set out whether (and if so, how) the interest rate on your Aldermore account may be varied after you've opened it.

You can see the current interest rate for your account in internet banking. Our current interest rates are also set out on our website, or you can contact us for them using any of the methods shown on page 3.

8. Keeping your account secure

When you open an Aldermore account, you'll set your password and we'll ask you to set up some memorable security details. You must keep these details secret at all times. Don't use answers that someone else could easily guess, or write them down or save them on a computer or mobile phone.

We'll send you a customer ID by email when you open your account. You'll need your customer ID, password and memorable details to log in to internet banking.

If you contact us by phone, we may use your memorable security details and ask additional security questions to make sure it's you before we give out any information about your Aldermore account.

We'll never contact you asking for your full password or security details. You must keep your customer ID, password and security details safe.

You should contact us immediately by phone using the details shown on page 3 of these terms and conditions, if:

- anyone asks you for your password or security details;
- you know or suspect someone else has access to your password or security details; or
- you suspect fraud on or in relation to your Aldermore account.

We may need to suspend, withdraw or restrict your account. We may also ask you to report it to the police and get a crime reference number. We may give the police or other financial crime agencies any information they need in order to investigate whether someone else is using your information.

Please keep any computer you use to access your Aldermore account secure. We strongly recommend you keep your virus checking and personal firewall software up to date.

9. What if something goes wrong?

Unauthorised instructions

You must let us know as soon as you can if you see a transaction on your Aldermore account that you didn't instruct, or that we haven't carried out in the way you instructed us to. You need to do this within **13 months** of the transaction.

Normally we'll refund you and restore the account to the position it would've been in if the transaction hadn't happened. This may include paying you interest on any amount that should've been in your Aldermore account.

There are circumstances in which we won't refund you or restore your account, in particular where:

- we can demonstrate that your nominated bank account provider received the funds for this transaction;
- you've failed to notify us within 13 months of the transaction occurring;
- we've reasonable grounds to suspect you've acted fraudulently; or
- you've failed, either deliberately or with extreme carelessness, to keep the security details relating to your Aldermore account secure.

If we make a refund but later we realise that you weren't entitled to it for any reason, we'll take the money from your account along with any fees and/or interest you owe us.

If you've lost or had your security details stolen, you'll be responsible for all unauthorised transactions on your Aldermore account that happen before you let us know about the loss or theft, up to a maximum of £35. That's unless it was undetectable to you or the losses were our fault. However, if you've acted fraudulently, regardless of when you let us know, you'll be responsible for all your losses from unauthorised transactions.

Transactions made in error

If we carry out a transaction and follow your instructions but you later inform us that it was wrong, **you can ask us to help you get your money back**.

You should also be aware that:

- If you see that we've put money into your Aldermore account that isn't yours, you must let us know as soon as possible so we can take it out. If we find out that this has happened, we may remove the money ourselves. We'll try to give you advance notice, but we can't always do this.
- If you give the bank or building society with whom you have your nominated account the wrong details for your Aldermore account, we may get a deposit from them that we cannot allocate to your Aldermore account. If this happens, we'll send it back to your nominated account. We won't pay interest on it and your money may not be returned on the same business day that you made the deposit. You'll be responsible for any charges or losses incurred because of this.
- If another bank tells us that they've paid money into your Aldermore account by mistake, we'll let you know and we'll work with the payer's bank while it tries to get the money back from you. This may include giving them information about you.

Suspicious transactions

If we reasonably believe that an instruction hasn't come from you, we may refuse to carry it out until we're satisfied that you've authorised it.

If we believe that an instruction may be illegal, we may refuse to carry it out without giving you an explanation.

10. Closing your account

If you decide to close your account

You can close your Aldermore account online or by contacting us. You should see sections B - G for specific terms and conditions that apply to closing Notice Accounts, Fixed Rate Accounts, and Aldermore Cash ISA accounts.

When you close your Aldermore account we'll pay the balance, plus any accrued interest, into your nominated account and send you a closing statement. We recommend that you print and save any documents you may want to keep before you close your Aldermore account, as once it's closed you won't be able to access it in internet banking.

Circumstances in which we might suspend, withdraw, restrict or close your account

We may suspend, withdraw, restrict or close your account immediately and without notice if:

- we reasonably believe that you're acting fraudulently;
- we're ordered to by a legal or regulatory authority or law enforcement agency;
- you're declared bankrupt;
- you advise us that you suspect fraudulent activity has occurred. For more information please visit our safer savings page on our website at www.aldermore.co.uk/keeping-safe;
- you're in serious or persistent breach any of these terms and conditions;
- you no longer meet the eligibility conditions for your specific account;
- you give (or have given) us false or misleading information; or
- our relationship has broken down because of your actions (e.g. because you have used language in any of your communication with us that we consider to be threatening, abusive and/or offensive in any way)..

In these circumstances we may:

- recall or not make a payment;
- refuse to follow a payment instruction, or ask for confirmation before we do so;
- delay (or refuse) opening or closing your account; or
- delay (or refuse) withdrawals or payments to or from your account; or
- delay (or refuse) paying interest.

We'll try to let you know before we take any action and why we're doing so. If we can't let you know in advance we'll do so immediately after, unless we can't for legal or security reasons. If we suspend the service available to you, we'll resume that service once the circumstances that led to the suspension of the service have been resolved.

Unless we're closing your Aldermore account for any of the reasons set out in section 10, we won't close it without giving you at least three months' notice.

Death of an account holder

If you die and you're the only account holder, we'll need to see the original or a copy of the death certificate. We may require a grant of probate or letter of administration (or confirmation) before taking instructions from your executors/representatives or closing your Aldermore account.

If you hold your account in joint names and one account holder dies, we'll need to see the original or a copy of the death certificate only. The balance will pass to the surviving account holder in their sole name.

11. If your account becomes dormant

If there's been no activity and/or contact from you on your Aldermore account for more than three years, the account may become dormant. It'll always be your property or, upon your death, will become part of your estate, no matter how many years have passed.

If someone wants to access a dormant Aldermore account, we'll need to confirm their eligibility in line with our current practice. We will do this within a reasonable time, and they should contact us through any of the methods set out on page 3.

12. Changing these terms and conditions

Changes other than the interest rate

From time to time we may change our terms and conditions. We may do so for regulatory or legal reasons, to reflect broader changes in the industry, or to reflect changes in our business or how we provide our services. We'll let you know about any changes in writing.

If the change does not disadvantage you, we'll let you know about it soon after we've made it. For any other change, we'll give you at least 60 calendar days' notice before it takes effect, and give you the chance to close your Aldermore account before it does. Unless you let us know that you'd like to close or switch your Aldermore account in the notice period, we'll assume that you've accepted the change.

Changes to the interest rate

The above doesn't apply to changes in the interest rate on your Aldermore account. The special terms and conditions for each Aldermore account in sections B - G set out whether its interest rate can change, and if so, when and how.

13. Transferring our business

We can transfer any of our rights and responsibilities under these terms and conditions at any time to another deposit taker. We'll only do so if we're satisfied they'll provide you with the same level of service. We may give information we hold about you and your accounts to any organisation(s) we might transfer them to. If we transfer our rights, the organisation we transfer them to can only exercise the same rights we could before the transfer. You'll keep the same guarantees and rights that you have with us under these terms and conditions.

14. Using your money

If you owe us any money from your dealings with another part of Aldermore Bank, we may use money in your Aldermore account to pay off some or all of that debt.

We'll tell you at least 14 calendar days before doing so, unless we've got reasonable grounds not to, in which case we'll tell you immediately afterwards.

If you have a joint account, we won't use money deposited in it to repay or reduce debts that are only in one joint account holder's name.

15. Using suppliers

We'll make sure that anyone we use to perform any of our functions or responsibilities under these terms and conditions is competent to carry them out. We're still responsible to you for these functions and responsibilities.

16. How we use your information

We'll collect and process personal information about you. Where you give us personal details about you and other account holders, you should make sure that any personal data you give us is accurate and that you've got their permission for us to use their data for these purposes. Everyone who has access to your account can see the data you give us.

You can find details about the information we process, the purposes we process it for, data subject rights under data protection legislation and other important information in our privacy policy. This is available on our website.

17. How you can make a complaint

You can get in touch with us to make a complaint at any time and by any of the methods shown on page 3 of these terms and conditions. We take all complaints seriously and try to resolve them quickly using our complaints procedure.

If you're not happy with our decision you can go to the Financial Ombudsman Service (www.financial-ombudsman.org.uk). Their service is free and independent. You can also find details on our website.

18. How your savings are protected

Your savings with us are protected by the Financial Services Compensation Scheme (FSCS) up to a maximum limit, which applies to all your personal savings with Aldermore combined. The FSCS deposit guarantee scheme can pay compensation to certain types of depositor if a bank can't meet its financial obligations. The scheme covers most depositors. If you have a joint account, each of you can claim up to the limit.

You'll find more information about the scheme here www.fscs.org.uk or you can call the FSCS on 020 7741 4100 or 0800 678 1100. The FSCS can only help with compensation related questions.

19. About Aldermore Bank PLC

We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can find us on the Financial Services Register – our number is 204503. Our registered office is Apex Plaza, Forbury Road, Reading, RG1 1AX.

We're registered as a company in England and Wales with company number 947662.

20. Which laws and courts are relevant?

Our dealings with you and these terms and conditions are governed by English law, and the courts of England and Wales will hear any claim between you and us. If you live in Scotland or Northern Ireland, you can bring a claim against us in your local courts if you prefer.



Section B

1. Specific terms and conditions for Aldermore Easy Access Accounts (excluding Aldermore Easy Access Cash ISAs)

Cooling off period

The cooling off period described in the general terms and conditions doesn't apply to an Aldermore Easy Access Account, as you have the right to close this account at any time. You can do this by giving us your instructions using internet banking.

Making the first payment into your account

You must pay money into your Aldermore Easy Access Account within 30 days of making your application, otherwise it will close automatically. You can then add money or make transfers out, make withdrawals or close it whenever you like.

Interest rates

The interest rate on your Aldermore Easy Access Account may vary. We can increase or reduce the interest rate from time to time. This may be due to changes in the Bank of England base rate (or other reference rates), other changes to our costs, changes to market conditions including to interest rates paid or charged by other banks and financial institutions, or to reflect regulatory or legal changes.

If we reduce the interest rate on your Aldermore Easy Access Account, we'll let you know at least 14 calendar days before the rate change. If you don't contact us before the date we inform you the change will take effect, then we'll assume you've accepted the new interest rate.

If we increase your interest rate, we'll let you know within 30 calendar days of having done so.



Section C

1. Specific terms and conditions for Aldermore Double Access Accounts (excluding Aldermore Reward Cash ISAs)

You may only open one account

You can only open one Aldermore Double Access Account. This can be in your sole name or held jointly with someone else.

Cooling off period

The cooling off period described in the general terms and conditions doesn't apply to an Aldermore Double Access Account, as you have the right to close this account at any time. You can do this by giving us your instructions using internet banking.

Making the first payment into your account

You must pay money into your Aldermore Double Access Account within 30 days of making your application, otherwise it will close automatically. You then add money whenever you like.

Transferring money out of your account

You can make transfers out or withdrawals from your Aldermore Double Access Account whenever you like. In order to maintain the higher interest rate for your account, you must limit the number of transfers out or withdrawals to two in each 12 month period.

This 12 month period starts on the date you open your account, and it then renews on each annual anniversary.

If you make more than two transfers out or withdrawals in any such 12 month period, the interest rate on your account will change to a lower rate. This reduced rate will apply from the date of the third transfer out or withdrawal, until the day before the annual anniversary of the opening date of your account. At the annual anniversary of the opening date of your account, the interest rate will then revert to the higher rate.

Interest rates

We can increase or reduce the interest rates that apply to your account from time to time. This may be due to changes in the Bank of England base rate (or other reference rates), other changes to our costs, changes to market conditions including to interest rates paid or charged by other banks and financial institutions, or to reflect regulatory or legal changes.

If we reduce the interest rate on your Aldermore Double Access Account due to you making more than two transfers out or withdrawals then we'll let you know at the time. If we reduce the interest rates for any other reason, we'll let you know at least 14 calendar days before the rate change. If you don't contact us before the date we inform you the change will take effect, then we'll assume you've accepted the new interest rate.

If we increase your interest rates, we'll let you know within 30 calendar days of having done so.

Closing your account

You can close your Aldermore Double Access Account whenever you like.

Section D

1. Specific terms and conditions for Aldermore Notice Accounts (excluding Aldermore Notice Cash ISAs)

Making the first payment into your account

You must pay money into your Aldermore Notice Account within 30 days of making your application, otherwise it will close automatically. You can then add money whenever you like.

Interest rates

Your interest rate may vary. We can increase or reduce the interest rate on your Aldermore Notice Account from time to time. This may be due to changes in the Bank of England base rate (or other reference rates), other changes to our costs, changes to market conditions including to interest rates paid or charged by other banks and financial institutions, or to reflect regulatory or legal changes.

If we reduce the interest rate on your Aldermore Notice Account, we'll let you know at least 14 calendar days before the rate change. You'll have at least 30 days from the date that we let you know to tell us you want to close your account or switch to a different account. If you do that, you won't have to observe any notice period, pay any charges or suffer any loss of interest that might otherwise have applied. If you don't contact us, we'll assume you've accepted it. In some circumstances, we might decide to cancel an interest rate reduction after we have told you about it. If we decide to cancel an interest rate reduction, we will tell you and you will have 5 days from that date to withdraw funds without notice, charges or loss of interest.

If we increase the interest rate on your Aldermore Notice Account, we'll let you know within 30 calendar days of having done so.

Taking money out or closing your Aldermore Notice Account

Taking money out or closing your account will be subject to the notice period that's set out in the product summary box for your account (and that you selected when you opened it).

The notice period will begin on the day you give us the instruction to make a transfer or close your Aldermore Notice Account. You'll need to give us your instructions using internet banking or by contacting us by phone, email or post.

In exceptional circumstances we may consider a request without notice (subject to us receiving satisfactory evidence about your particular circumstances), but we're not obliged to do so. If we do, we may deduct an amount equivalent to a specified number of days' interest as set out in the product summary box. If the interest that has accrued isn't enough to cover this deduction, it may be deducted from the balance of the account.



Section E

1. Specific terms and conditions for Aldermore Fixed Rate Accounts (excluding Aldermore Fixed Rate Cash ISAs)

Making the first payment into your account

You'll have a limited time to pay money into your Aldermore Fixed Rate Account after we've told you it's been opened. You'll find details of this in the product summary box for your account and we'll remind you of it when it is opened. After this time, we'll return any further money you attempt to pay into your Aldermore Fixed Rate Account to your nominated account without interest. This may take up to two business days.

Taking money out or closing your Aldermore Fixed Rate Account

When you open an Aldermore Fixed Rate Account you'll need to select the term. An Aldermore Fixed Rate Account's term begins on the day that we receive the first deposit.

During the term you won't be able to take money out of your Aldermore Fixed Rate Account or close it. In exceptional circumstances we may consider a request in writing before the end of the fixed term (subject to us receiving satisfactory evidence about your particular circumstances), but we're not obliged to do so. If we do, we may deduct an amount equivalent to a specified number of days' interest. There is more detail about this in the product summary box. If the interest that has accrued isn't enough to cover this deduction, it may be deducted from the balance of the account.

Interest rates

Your interest rate is fixed and won't change during the term.

At the end of the term

We'll let you know your options for the balance of your Aldermore Fixed Rate Account at least 14 calendar days before the end of the term (your account maturity date). We will do this in internet banking, and we will also contact you via email or letter confirming your options. You'll be able to give us your instructions using internet banking. If we don't receive any instructions, we'll send you a reminder around 7 calendar days before the end of the term.

If you haven't given us your instructions by the end of the term, we'll move your money into a new Maturity Easy Access Account. We will send you the product summary box for your new account showing the interest rates that will apply to it.

If your Aldermore Fixed Rate Account matures on a non-business day and you want to take your money out, your money will reach your nominated account by close of business on the next business day.



Section F

1. Specific terms and conditions for Aldermore Regular Savings Accounts

Opening your account

You can only open one Aldermore Regular Savings Account of the same issue and this must be in your sole name. The issue number will be shown in the product summary box.

Paying money into your account

You must pay money into your Aldermore Regular Savings Account within 30 days of making your application, otherwise it will close automatically. You can then add money whenever you like, provided you stay within the maximum monthly deposit amount and the requirements for making deposits which are set out in the product summary box.

Transferring money out of your account

You can make transfers out or withdrawals from your Aldermore Regular Savings Account whenever you like.

Interest rates

The interest rate on your Aldermore Regular Savings Account may vary. We can increase or reduce the interest rate from time to time. This may be due to changes in the Bank of England base rate (or other reference rates), other changes to our costs, changes to market conditions including to interest rates paid or charged by other banks and financial institutions, or to reflect regulatory or legal changes.

If we reduce the interest rate on your Aldermore Regular Savings Account we'll let you know at least 14 calendar days before the rate change. If you don't contact us before the date the change will take effect then we'll assume you've accepted the new rate.

If we increase your interest rate, we'll let you know within 30 calendar days of having done so.

Interest on the Aldermore Regular Savings Account will be added to the balance at the end of the product term.

At the end of the term

At the end of the term specified in the product summary box, your account and the interest you've earned will automatically be transferred into an easy access account.

We'll send you a reminder around 14 calendar days before the end of the term to advise you that the account will automatically be transferred to an Aldermore easy access account. We will also send you the product summary box for your new account showing the interest rates that will apply to it.



Section G

1. Additional terms and conditions for Aldermore ISAs (Fixed Rate, Notice, Easy Access Cash ISAs and Reward Cash ISAs)

Aldermore offers Cash ISAs only. This section sets out terms and conditions applicable to your Aldermore Cash ISA.

The terms and conditions in this section reflect the Individual Savings Account Regulations 1998 (as amended) ("ISA Regulations").

You need to read this section alongside the general terms and conditions in section A, and the declaration you made when applying for your Aldermore Cash ISA.

Eligibility requirements

Our eligibility requirements for Aldermore Cash ISAs are the same as for other Aldermore accounts and are set out in section A. You can only open Aldermore Cash ISAs in a single account holder's name.

If you stop being UK tax resident, or otherwise eligible under the ISA regulations, you'll keep the account benefits up to the date you become ineligible. You won't, however, be able to make any further payments into your Aldermore ISA until you become UK tax resident or eligible again.

The ISA must be held for your benefit only

You must be, and remain, the beneficial owner of your Aldermore Cash ISA. You won't be allowed to transfer the benefit of your Aldermore ISA to anyone else. You can't use your Aldermore ISA as security for a loan, or hold an Aldermore ISA as security against a loan.

Interest

Interest on your Aldermore ISAs is tax-free, and it won't count towards your Personal Savings Allowance (your Personal Savings Allowance is the amount of interest you're able to earn on your savings without paying tax on it).

We'll let you know if the tax status of your Aldermore ISA changes.

Paying money into your Aldermore ISA

Payments into your Aldermore ISA can't exceed your annual ISA Allowance set by the Government in each tax year (6 April in a year to 5 April the next year).

To find out your ISA Allowance please contact us or HMRC.

If you make a payment into your account and it takes you over your ISA Allowance, we'll send any amount that is above the allowance back to your nominated account. We won't pay interest on the money and it may not be returned to you immediately.

We may reject and return attempted payments into your Aldermore ISA where they aren't in line with the ISA Regulations.

Multiple ISA accounts

So long as your combined deposits in them don't go over your ISA Allowance in any tax year, you can open more than one Aldermore ISA account with us. You can open other Cash ISAs with other providers in the same tax year, but must not exceed your annual ISA allowance.

Your ISA wrapper number

When you open your first Aldermore ISA, we'll give you a unique reference number called an ISA wrapper number, as well as your Aldermore account number. This ISA wrapper number will apply to all your Aldermore ISAs and you should refer to it if you need to discuss your Aldermore ISA with HMRC.

Replacing amounts you withdraw from your Cash ISA

Aldermore Cash ISAs are “flexible”, which means that **you can replace amounts you withdraw from them in the same tax year** without that amount counting towards your annual ISA subscription limit. This flexibility is subject to the specific terms and conditions applicable to your Aldermore Cash ISA. For example, you can only deposit money in an Aldermore Fixed Rate Cash ISA during a specified period after opening, and transfers out or withdrawals from an Aldermore Notice Cash ISA are subject to a notice period or interest deduction if selected. You can find more details about the flexibility of our Cash ISAs in our product summary boxes, or you can contact us to discuss.

Transferring a Cash ISA you hold with someone else to Aldermore

You can transfer into your Aldermore Cash ISA from a Cash ISA you hold with another ISA manager. You'll find details of how to do this in our ISA transfer form.

Where transfers can be made electronically, your former ISA manager should send the payment by Faster Payments. Where an electronic transfer isn't possible, your former ISA manager should send the payment by cheque.

According to HMRC guidelines, if you transfer funds from another Cash ISA to an Aldermore Cash ISA, the transfer should occur no more than 15 business days from when we get your transfer form. If there's a delay at our end, we'll pay you interest from business day 16. When we get your money we'll send you a confirmation.

Transferring your Aldermore Cash ISA to another ISA manager

You can transfer all or part of your Aldermore Cash ISA to another ISA manager. You'll need to give your transfer instructions to your new ISA manager and they'll send your request to us.

We'll send the cash and relevant information to the new ISA manager after they've confirmed that the transfer can happen, and there's no reason to stop the transfer. We will make the transfer in accordance with the ISA Regulations, and we will send the funds and all the necessary information to your new ISA manager within five business days of receiving instructions.

If you want to transfer money out of your Aldermore Cash ISA to an ISA with another provider, you can only transfer all (not part) of any amounts paid into your Aldermore Cash ISA in the current tax year.

If you close an Aldermore Cash ISA during the cooling off period detailed in section A and you transferred the funds in the account from another ISA, we'll send your money back to the provider of that ISA.

When we can close an Aldermore Cash ISA

In addition to the rights we have to close your Aldermore ISA as set out in section A, we'll let you know if your Aldermore ISA has or will become void because of any failure to meet the requirements of the ISA Regulations.

We can close your account immediately if HMRC asks us to. We can also close your account immediately if something that has made it void can't be corrected, or if you don't take the action we ask you to in order to correct it within a reasonable period.

Death of an account holder

If you die we'll keep your Aldermore ISA open for a maximum of three years, after which it will need to close.

If your estate hasn't been dealt with at this time, the money will be transferred to a non-ISA Easy Access Account. It'll continue to accrue gross interest until your estate is dealt with, but at that point tax may be due.

Your spouse or civil partner may be eligible for a one-off additional ISA Allowance equivalent to

- (a) the value of your Aldermore ISA at the time of your death or
- (b) the value of the investment when it's passed on

whichever is greater. This is referred to as an additional permitted subscription or APS allowance. The inherited allowance is in addition to the normal annual ISA allowance.

2. Further terms and conditions for Aldermore Notice Cash ISAs

Making the first payment into your account

You must pay money into your Aldermore Notice Cash ISA, or transfer money in from an existing ISA, within 30 days of making your application, otherwise it will close automatically. You can then add money whenever you like.

Interest rates

Your interest rate may vary. We can increase or reduce the interest rate on your Aldermore Notice Cash ISA from time to time. This may be due to changes in the Bank of England base rate (or other reference rates), other changes to our costs, changes to market conditions including to interest rates paid or charged by other banks and financial institutions, or to reflect regulatory or legal changes.

If we reduce the interest rate on your Aldermore Notice ISA, we'll let you know at least 14 calendar days before the rate change. You'll have at least 30 days from the date that we let you know to tell us you want to close your account or switch to a different account. If you do that, you won't have to observe any notice period, pay any charges or suffer any loss of interest that might otherwise have applied. If you don't contact us, we'll assume you've accepted it.

If we increase the interest rate on your Aldermore Notice ISA, we'll let you know within 30 calendar days of having done so.

Transfers out withdrawals or closing your Aldermore Notice Cash ISA

You will need to give us the full notice period (which is set out in the summary box for your account) if you wish to:

- Make a fee-free withdrawal from your account;
- Transfer money out of your account to another ISA provider; or
- close the account.

If you don't give notice, we'll deduct an amount which is equivalent to a specified number of days' interest – more details about this are in the product summary box. If the interest that has accrued in your account isn't enough to cover this deduction, we may deduct it from the balance of the account.

If you wish to make a withdrawal or close your account, you'll need to send us an instruction through internet banking. If you make a withdrawal we will transfer money from your Cash ISA to you within the timeframe you specify.

If you wish to transfer the money in your Aldermore Notice Cash ISA to a different ISA manager, you will need to give your transfer instructions to your new ISA manager. We'll usually process transfers out within five business days of us getting the correctly completed transfer instruction from your new ISA provider. It may take longer if there are any restrictions on your account.

3. Further terms and conditions for Aldermore Fixed Rate Cash ISAs

Making the first payment into your account

You'll have a limited time to pay money or transfer an existing ISA into your Aldermore Fixed Rate Cash ISA after we've told you it's been opened. You'll find details of this in the product summary box for your account, and we'll remind you about the time limit when your account is opened.

If you attempt to pay any money into your Aldermore Fixed Rate Cash ISA after this time, it will not be accepted and we will return it to your nominated account (or to your former ISA manager, if it came from an ISA you hold with someone else). We will not pay you interest on these returned sums, and it may take up to two business days to return them.

Interest rates

Your interest rate is fixed and won't change during the term.

The term of your account

When you open an Aldermore Fixed Rate Cash ISA you'll need to select the term. An Aldermore Fixed Rate Cash ISA's term begins on the date that we receive the first deposit.

Transfers out, withdrawals or closing your Aldermore Fixed Rate Cash ISA

If during the term you transfer funds from your Aldermore Fixed Rate Cash ISA to another ISA manager, make a withdrawal or close it, we'll deduct an amount equivalent to a specified number of days' interest. More information about this is set out in the product summary box. If the interest that has accrued isn't enough to cover this deduction, it may be deducted from the balance of the account.

If you wish to make a withdrawal or close your account, you'll need to send us an instruction through internet banking. If you make a withdrawal we will transfer money from your Cash ISA to you within the timeframe you specify.

If you wish to transfer the money in your Aldermore Fixed Rate Cash ISA to another ISA manager, you'll need to give your transfer instructions to your new ISA manager. You can ask us to make a partial or total account transfer to another ISA provider. We'll usually process this within five business days of us getting the correctly completed transfer instruction from your new ISA provider, but it may take longer if there are any restrictions on your account.

At the end of the term

We will let you know what your options are for the balance of your Aldermore Fixed Rate Cash ISA at least 14 calendar days before the end of the term (your account maturity date). We will do this through internet banking, and we will also write to you confirming your options. You'll be able to give us your instructions through internet banking. If we don't receive any instructions, we'll send you a reminder around 7 calendar days before the end of the term.

If you haven't given us your instructions by the end of the term, we'll move your money into a new Maturity Easy Access Cash ISA. We will also send you the product summary box for your new account showing the interest rates that will apply to it.

If your Aldermore Fixed Rate Cash ISA matures on a non-business day and you want to take your money out, your money will reach your nominated account by close of business on the next business day.

4. Further terms and conditions for Aldermore Easy Access Cash ISAs

Making the first payment into your account

You must pay money into your Aldermore Easy Access Cash ISA, or transfer money in from an existing ISA, within 30 days of making your application, otherwise it will close automatically. You can then add money or make transfers out, make withdrawals or close it whenever you like.

Interest rates

The interest rate on your Aldermore Easy Access ISA may vary. We can increase or reduce the interest rate from time to time. This may be due to changes in the Bank of England base rate (or other reference rates), other changes in our costs, changes to market conditions including to interest rates paid or charged by other banks and financial institutions, or to reflect regulatory or legal changes. If we reduce the interest rate on your Aldermore Cash ISA, we'll let you know at least 14 calendar days before the rate change. If you don't contact us before the date we inform you the change will take effect, then we'll deem you've accepted it.

If we increase the interest rate on your Aldermore Notice Account, we'll let you know within 30 calendar days of having done so.

5. Further terms and conditions for Aldermore Reward Cash ISAs

You may only open one account

You can only open one Aldermore Reward ISA Single Access and Reward ISA Double Access Account. This can be in your sole name only.

Making the first payment into your account

You must pay money into your Aldermore Reward ISA Single Access or Reward ISA Double Access within 30 days of making your application, otherwise it will close automatically. You can then add money whenever you like.

Transferring money out of your account

You can make transfers out or withdrawals from your Aldermore Reward Cash ISA Account whenever you like. In order to maintain the higher interest rate for your Reward ISA Single Access account, you must limit the number of transfers out or withdrawals to one in each 12 month period. To maintain the higher interest rate for your Reward ISA Double Access account, you must limit the number of transfers out or withdrawals to two in each 12 month period. This 12 month period starts on the date you open your account, and it then renews on each annual anniversary. If you make more than the permitted transfers out or withdrawals in any such 12 month period, the interest rate on your account will change to a lower rate. This reduced rate will apply from the date of the second transfer out or withdrawal, until the day before the annual anniversary of the opening date of your Reward ISA Single Access account. This reduced rate will apply from the date of the third transfer out or withdrawal, until the day before the annual anniversary of the opening date of your Reward ISA Double Access account. At the annual anniversary of the opening date of your account, the interest rate will then revert to the higher rate.

Interest rates

We can increase or reduce the interest rates that apply to your account from time to time. This may be due to changes in the Bank of England base rate (or other reference rates), other changes to our costs, changes to market conditions including to interest rates paid or charged by other banks and financial institutions, or to reflect regulatory or legal changes.

If we reduce the interest rate on your Aldermore Reward Cash ISA Account due to you making more than the permitted transfers out or withdrawals then we'll let you know at the time. If we reduce the interest rates for any other reason, we'll let you know at least 14 calendar days before the rate change. If you don't contact us before the date we inform you the change will take effect, then we'll assume you've accepted the new interest rate. If we increase your interest rates, we'll let you know within 30 calendar days of having done so.

Closing your account

You can close your Aldermore Reward Cash ISA account whenever you like.

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Aldermore Savings' documentation is available in Braille, large print and audio versions.

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