

Vanquis Savings Summary Box

1 Year Fixed Rate Cash ISA



Summary Box – 1 Year Fixed Rate Cash ISA

This document sets out the key features that apply to the 1 Year Fixed Rate Cash ISA you hold with us. They form part of our agreement with you, along with the General Terms and any other documents we say apply. Please refer to the General Terms for the full terms and conditions which apply to our Cash ISAs and the Fixed Rate Cash ISA Product Information which sets out the specific terms that apply to our Fixed Rate Cash ISAs.

Account name	Vanquis Bank Savings – 1 Year Fixed Rate Cash ISA		
What is the interest rate?	Annual Gross*/AER**	Monthly Gross*/AER**	
	4.20% (fixed for 1 Year)	4.12% or 4.20% (fixed for 1 Year)	
	This rate is based on interest being paid on either:	This rate is based on interest being paid each month on:	
	 the anniversary of the date we received your first payment into your account; or 	 the monthly anniversary of us receiving your first payment into your account; and 	
	 on the day your account closes, if earlier 	• the date your account closes	
	Interest is calculated daily. When you open the account you will be able to choose whether you would like interest to be paid each month or annually. You will also be able to choose whether you would like interest to be paid into your account or transferred to your nominated account. * 'Gross' interest is the contractual rate of interest. ** 'AER' stands for the Annual Equivalent Rate, a notional rate which illustrates what the interest rate would be if paid and compounded on an annual basis.		
Can Vanquis Bank change the interest rate?	No. The interest rate on this account is fixed. This means that the interest rate paid on your account won't change during the fixed term.		

What would the estimated balance be after 12 months based on a £1,000 deposit?	be if: • the interest is paid in your nominated according to the property of t	n would be ate of ear); ows what the funto your account;	Interest paid monthly Balance at end of term would be £1,042.00 Based on: • a monthly interest rate of 4.12% (fixed for 1 year); and • a deposit of £1,000 Iture balance of your account would Intrather than transferred to Intuition that the end of the fixed
How do I open and manage my account?	term Opening your account	be aged 18 be tax resided deposit at I and have madeross all of the maximum the ISA allowing a growing and the ISA allowing allowing allowing and the ISA allowing and the ISA allowing allowing and the ISA allowing	ore than £250,000 saved with us if your accounts: Immannual deposit for this account is owance (currently £20,000) Consider existing ISAs from other out any transfer of current tax year ll reduce your available allowance are subject to HM Revenue & MRC) rules by for an account using:
	Giving us	You can conto	act us using Online Banking,

telephone, email or by post.

instructions and

talking to us about your account

	Rate Cash ISA at interest rates prevailing at the time, another Cash ISA you already hold that allows additional deposits, or a new Cash ISA product altogether. All withdrawals will result in a loss of tax-free status on the amount withdrawn			
	 Before the fixed term ends we will contact you to ask what you would like to do with the money. If you don't ask us to reinvest your money in another account, we'll transfer your deposit and any interest to an Ea Access Cash ISA on the same day that your Fixed Rate Cash ISA close 			
Additional information	Tax Status	This is a Cash ISA. Interest payable is exempt from income tax. The tax treatment depends on the individual circumstances of each customer and may change in the future. The amounts you can invest are set by HMRC and therefore may change. The tax treatment of ISAs may change.		
This Summary Box sets out the key features of the 1 Year Fixed Rate Cash ISA. For full details, please read the General Terms and Conditions and the Fixed Rate Cash ISA Product Information document.				

Payments into your

another ISA manager

than you originally deposited

account

Can I withdraw

money?

All payments into your account need to be:

• made within 30 days of us receiving your

 made from your nominated account You can pay funds in using one or more

You can only withdraw money from your account by paying it into your

 If you withdraw or transfer funds from your account you will be subject to an exit fee of 90 days of interest. This means you might get back less

 This is a flexible ISA meaning if you make a withdrawal you can replace the money you've withdrawn without it counting towards your annual ISA subscription limit, providing you replace the funds in the same tax year you withdraw them. In the case of redepositing funds withdrawn from a Fixed Rate Cash ISA, this will need to be done into a new Fixed

nominated account or transferring to another ISA provided by us or

application

payments.

Need help?



Call:

0191 505 0033*

Lines are open between 9am to 5pm Monday to Friday (excluding UK bank holidays)



Email us:

customerservice@vanquissavings.co.uk**



Write to us:

Vanquis Bank Savings, Freepost RUGA-ZTJL-HBTJ, PO Box 967, Wallsend, NE28 5FD



Or visit us online:

www.vanquis.com

- Please note that we may record telephone calls for training, security and monitoring purposes
- ** We will respond to your emails within 2 business days

Vanquis Bank Savings is issued by Vanquis Bank Limited registered in England & Wales with company number 02558509, with its registered office at Fairburn House, 5 Godwin Street, Bradford, BD1 2AH. Vanquis Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in the Financial Services Register under number 221156.

Details correct as at 12 November 2025. VAN064