Vanquis Savings Summary Box

Easy Access Account

(Issue 10)

Summary Box - Easy Access Account (Issue 10)

This document sets out the key features of the Easy Access Account. The specific terms that apply to your Easy Access Savings Account are set out in:

- the Product Information
- the General Terms; and
- any other documents we say apply at the time you enter into the agreement

<table>
<tr><td>Account name</td><td colspan="2">Vanquis Bank Savings – Easy Access Account (Issue 10)</td></tr>
<tr><td rowspan="2">What is the interest rate?</td><td>Annual Gross*/AER**
3.25% (variable)
This rate is based on interest being paid on either:
• the anniversary of the date we received your first payment into your account; or
• on the day your account closes, if earlier</td><td>Monthly Gross*/AER**
3.20% or 3.25% (variable)
This rate is based on interest being paid each month on:
• the monthly anniversary of us receiving your first payment into your account; and
• the date your account closes</td></tr>
<tr><td colspan="2">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.</td></tr>
<tr><td>Can Vanquis Bank change the interest rate?</td><td colspan="2">Yes, the interest rate is variable, so it can go up or down. This might be due to changes in market conditions (e.g. change in the Bank of England base rate, changes in competitors' rates), costs of running our business or for ensuring consistency with new customers' rates.
• If the rate increases, we'll make the change immediately and then let you know
• If the rate decreases, we'll let you know at least 14 days before the change takes effect</td></tr>
</table>

What would the estimated balance be after 12 months based on a £1,000 deposit?	Interest paid annually Balance after 12 months would be £1,032.50 Based on: • an annual interest rate of 3.25%; and • a deposit of £1,000	Interest paid monthly Balance after 12 months would be £1,032.50 Based on: • a monthly interest rate of 3.20%; and • a deposit of £1,000
	The amount above shows what the future balance of your account would be if: • the interest rate remains the same for the full 12 months • the interest is paid into your account rather than transferred to your nominated account; and • no further payments are made in or out of the account	
How do I open and manage my account?	Opening your account	To open your account you need to: • be aged 18 years or over • be resident in the UK • deposit at least £1,000 • deposit no more than £250,000 • not have more than £250,000 saved with us across all of your accounts You can apply for an account using: • our website • Online Banking (if you are an existing Vanquis Savings customer)
	Giving us instructions and talking to us about your account	You can contact us using Online Banking, telephone, email or by post.
	Minimum balance	You need to keep at least £1,000 in your account at all times. If the balance of the account falls below £1,000 we will ask you to add more money to your account within the next 30 days.

Can I withdraw money?	• You can withdraw money from your account at any time • Any money you withdraw will be transferred to your nominated account or to another account held with us • You can request a withdrawal using Online Banking	
Additional information	Tax Status	Interest will be paid gross* which means no tax is deducted. It is your responsibility to pay any tax due, based on your individual circumstances.
	Explanation of key interest rate terms	* '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.

This Summary Box sets out the key features of the Easy Access Account (Issue 10). For full details, please read the General Terms and Conditions and the Easy Access Account Product Information document.

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 19 December 2025. VAN090