Vanquis Savings Summary Box

5 Year Fixed Rate Bond

Summary Box – 5 Year Fixed Rate Bond

<table>
<tr><td>Account name</td><td colspan="2">Vanquis Bank Savings – 5 Year Fixed Rate Bond</td></tr>
<tr><td rowspan="2">What is the interest rate?</td><td>Annual Gross*/AER**

4.90% (fixed for 5 years)

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**

4.79% or 4.90% (fixed for 5 years)

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">No. The interest rate for this account is fixed so we can’t change it during the fixed term period.</td></tr>
<tr><td rowspan="2">What would the estimated balance be after 60 months based on a £1,000 deposit?</td><td>Interest paid annually
Balance at end of term would be £1,270.22
Based on:
• an annual interest rate of 4.90% (fixed for 5 years); and
• a deposit of £1,000</td><td>Interest paid monthly
Balance at end of term would be £1,270.22
Based on:
• a monthly interest rate of 4.79% (fixed for 5 years); and
• a deposit of £1,000</td></tr>
<tr><td colspan="2">The amount above shows what the future balance of your account would be if:
• the interest is paid into your account rather than transferred to your nominated account; and
• you keep your money in the account until the end of the fixed term</td></tr>
</table>

<table>
<tr><td rowspan="3">How do I open and manage my account?</td><td>Opening your account</td><td>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)</td></tr>
<tr><td>Giving us instructions and talking to us about your account</td><td>You can contact us using Online Banking, telephone, email or by post.</td></tr>
<tr><td>Payments into your account</td><td>All payments into your account need to be:
made within 30 days of us receiving your application
made from your nominated account
You can pay funds in using one or more payments. All payments need to be made within 5 working days of the first payment being received by us. After this, you can’t make any more payments.</td></tr>
<tr><td>Can I withdraw money?</td><td colspan="2">You can only withdraw money from your account by paying it into your nominated account:
at the end of the fixed term; or
in exceptional circumstances but you will have to withdraw all of your money and close your account
Interest earned will be paid at the date of account closure.
At the end of the fixed term, you can either:
put your money into another fixed term account or another account with us (if available); or
transfer your money, including interest, to your nominated account
If we don’t hear from you about your preference, we’ll transfer your deposit to the highest interest easy access savings account we may have available at that time. Your money will earn interest at that rate until we receive your instructions about where to transfer your money to. You will be able to make further payments into this easy access savings account if</td></tr>
</table>

	you wish, subject to any maximum deposit limits for that account.	
Additional information	Term	This account will remain open for 5 years from the date we receive your first payment into your account.
	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.
	Availability	Each Fixed Rate Bond will only be available for a limited period of time and will be subject to availability.

This Summary Box sets out the key features of the 5 Year Fixed Rate Bond. For full details, please read the General Terms and Conditions and the Fixed Rate Bond 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 10 September 2026. VAN046