RCi Bank

Please print or save this Product Information Sheet for your reference

95 Day Notice Savings Account

An easy way to remain in control while building your savings using a mix of regular and ad-hoc payments

In a nutshell

- Pay in from £1000 up to £1m
- You can't close your account or make any withdrawals without providing 95 days' notice
- 7 Day UK-based telephone and email support
- Interest paid monthly or annually

Summary box

Account name	95 Day Notice Savings Account		
What is the interest rate?			

AER Gross Variable	Gross Variable Annual	Gross Variable Monthly
4.70%	4.70%	4.60%

What is the interest rate?	• If you were to choose monthly interest payment, you will receive 4.60% gross variable. As this interest is being compounded, over the 12 months this will equate to 4.70% AER gross variable. • The above rate is effective from 15 November 2024. • AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded on an annual basis. • This allows customers to compare interest rates across different products paid at different intervals e.g. monthly, quarterly, semi-annually, annually. • Interest is calculated daily and can be paid monthly or annually, the date we pay your interest is linked to the date we receive your initial qualifying deposit. • Interest is paid on a gross basis meaning without tax being deducted.
Can RCI Bank change the interest rate?	• Yes. The interest rate is variable, and we can change the rate of interest on existing accounts by giving you at least 109 days' notice, usually by email. We can change the rate for new account applications at any time.

What would the estimated balance be after 12 months based on a £1,000 deposit?	• After 12 months your estimated balance would be **£1,047.00** This is based on £1000 being deposited for 12 months at the current rate, with no withdrawals being made during this time. This is for illustrative purposes only and does not take into account your individual circumstances.

Account name	95 Day Notice Savings Account
How do I open and manage my account?	• If you are aged 18 or over and resident in the UK, you can apply for and manage your account online, 24/7 at rcibank.co.uk. Savings can also be manged via our mobile banking app, for more information click here. • To keep your account open, we need to receive an initial minimum deposit of £1,000 within the first 14 days from application. • Unlimited deposits can then be made (up to the maximum account balance allowed of £1m) but the first deposit must be for a minimum of £1,000. • You can pay in money from your linked bank account (the UK bank account you nominate during your application) or from an existing RCI Bank savings product, subject to the Terms and Conditions of that product.
Can I withdraw money?	• Yes, however you must provide the full notice period when making a withdrawal from a Notice Account product. • You must add the full notice period to our usual withdrawal timescale e.g. if your notice product has 95 days notice period then you must first provide notice and then your withdrawal will be processed in line with the usual timescales plus 95 days. • Your withdrawal notice request must be made from your online account or mobile banking app as we can't accept notice via email or secure message.
Additional information	• If you wish to close your account, you can do this by writing to us within 14 days of your account opening date. You can inform us by: – Secure mail: Click 'Send message' when logged into online banking. – Email: hello@rcibank.co.uk – Write to: 'Freepost: RCI BANK' (no stamp or address details needed) • Your account can also be closed through online banking, subject to a minimum of 95 days' notice being provided. • A closing statement will be available online for up to 12 months after closure.

	• Interest is paid gross with no tax deducted.

We're here to help if you have any questions,
please e-mail hello@rcibank.co.uk or call us on 0345 6056 050.

Braille, large print, and audio versions available on request.

RCI Bank is a trading name of RCI Bank UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 815220. RCI Bank UK Limited is registered in England and Wales, No. 11429127. Registered offices: Rivers Office Park, Denham Way, Rickmansworth, WD39YS. You can confirm our registration on the Financial Services Register.
RCI0013V31