1 Year Fixed Rate

Conister Bank

SUMMARY BOX

ACCOUNT NAME

1 Year Fixed Rate

WHAT IS THE INTEREST RATE?

Rates effective 27 Oct 2026

Annual Interest (Fixed)		Month Interest (Fixed)	
Gross	AER	Gross	AER
5.00%	5.00%	4.80%	4.91%

Interest is calculated daily. Interest will be paid on the anniversary of the date we receive your first deposit – this will be monthly or annually depending on the product you choose. If you take out a Fixed Term and opt for interest to be paid annually, your interest will be credited on closure of the account. If the anniversary falls on a weekend or a bank holiday your interest will be credited on the next working day.

CAN CONISTER CHANGE THE INTEREST RATE?

Conister Bank cannot change the interest rate for the duration of your Fixed Rate Deposit Account.

WHAT WOULD THE ESTIMATED BALANCE BE AT 1 YEAR BASED ON A £5,000 DEPOSIT

A deposit of £5,000 at an annual Gross rate of 5.00% would generate an estimated balance of £5,250 in 1 Year.

The estimated balance is for illustration only and is based on:

- interest calculated daily and paid at maturity,
- interest being rounded to the nearest pound,
- the assumption that the Fixed Rate Deposit Account is not closed before the end of the fixed term.

This example does not consider the specific circumstances of any customer.

HOW DO I OPEN AND MANAGE MY ACCOUNT?

To apply for a Fixed Rate Deposit Account you must:

- apply for this product through the website,
- be aged 18 or older,
- be permanently resident in the UK
- have a national insurance number
- have a UK mobile phone number and a valid email address,
- have a UK based bank account in the name of the account holder(s).

Once your account is open, you can manage the account online via our secure Savings Portal or by telephone on 01256 581000. On the secure Savings Portal you can view your account(s), view/download copies of statements, provide your maturity instructions and directly contact us using the secure messaging system.

CAN I WITHDRAW MONEY?

As this account has a fixed term, you can generally only withdraw your money at the end of the fixed term also known as the “maturity”. We may, at our discretion, consider early closure of your account if you encounter, and can demonstrate financial hardship, however an early exit fee will be charged. The early exit fee will be confirmed with you before proceeding.

If the end of the fixed term falls on a non-working day, your funds will be made available on the next working day, and we will write to you before maturity to remind you of the date that your fixed term ends.

At maturity, you can either withdraw your funds or transfer them into a new Conister account of your choice

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	(subject to any specific account terms and conditions). If you do not let us know what you wish to do by the maturity date, your account will automatically revert to a Matured Funds account and the interest rate will be confirmed to you in writing. If we do not receive an instruction within 90 days of the fixed term ending, your funds will automatically be returned to you.
ADDITIONAL INFORMATION	You have a right to cancel your Fixed Rate Deposit Account within 14 days of the account opening, known as the "Cooling Off Period". You do not need to provide a reason and you won't be charged a cancellation fee, however, if you do cancel your agreement during the Cooling Off Period you will forfeit any interest on your deposit for the time it was in your Fixed Rate Deposit account. As interest is paid at the Gross Rate without deducting any tax, you may need to pay tax on any interest that exceeds your Personal Savings Allowance. For more information, please visit HMRC's website hmrc.gov.uk.
CONTACT US	You can get in contact with us via your online dashboard, by calling 01256 581000 or email to savingsUK@conisterbank.co.uk
IMPORTANT INFORMATION ABOUT THE FINANCIAL SERVICES COMPENSATION SCHEME	Your deposits in this account is eligible under the United Kingdom's Financial Services Compensation Scheme (FSCS). You can find out more details by reading the Information Sheet and Exclusions List which are available at www.conisterbank.co.uk/fscs or you can ask us for a printed copy. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.fscs.org.uk 

This document gives you important information to help you to decide whether our Fixed Rate Deposit Account is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. The information provided in the summary box above is a summary of the key features of the savings account and is not intended to be a substitute for reading the terms and conditions that apply to the account.

Conister Bank Limited. Registered in the Isle of Man No. 000738C. Registered Office: Clarendon House, Victoria Street, Douglas, Isle of Man, IM1 2LN. Licenced by the Isle of Man Financial Services Authority for its deposit taking activities on the Isle of Man. In the UK, authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Financial Services Compensation Scheme Information Sheet

Conister Bank

FSCS PROTECTED

Basic information about the protection of your eligible deposits

Eligible deposits in Conister Bank Limited are protected by:	The Financial Services Compensation Scheme ("FSCS")[1]
Limit of protection:	£120,000 per depositor per bank[2] The following trading names are part of your bank: "Conister Bank Limited" and "Conister Bank"
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £120,000.[2]
If you have a joint account with other person(s):	The limit of £120,000 applies to each depositor separately.[3]
Reimbursement period in case of bank, building society or credit union's failure:	7 working days[4]
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Conister Bank Limited for enquiries relating to your account:	Conister Bank Limited Phone: 01256 581000 (Monday to Friday, 9am to 5pm) Post: Conister Bank Limited, Fourth Floor East, Matrix House, Basing View, Basingstoke, Hampshire, RG21 4FF Email: savingsuk@conisterbank.co.uk
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

[1]Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £120,000 by the Deposit Guarantee Scheme.

[2]General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £120,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £100,000 and a current account with £40,000, he or she will only be repaid £120,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Conister Bank Limited also trades under Conister Bank. This means that all eligible deposits with one or more of these trading names are in total covered up to £120,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £120,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;

(b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

[3]Limit of protection for joint accounts

In case of joint accounts, the limit of £120,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £120,000.

Additional information

[4]Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme,
10th Floor Beaufort House,
15 St Botolph Street,
London, EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100
Email: ICT@fscs.org.uk

It will repay your eligible deposits (up to £120,000) within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit.

Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS exclusion list

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund[1]
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument[2] unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).

(6) It is a deposit of a collective investment scheme which qualifies as a small company.[3]

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.[4]

(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company[5] refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

[1]Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

[2]As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

[3]Under the Companies Act 1985 or Companies Act 2006

[4]See footnote 3

[5]See footnote 3

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