

Summary of changes to the terms and conditions for your online Notice and Easy Access Accounts (including ISAs)

We're making changes to the terms and conditions which apply to your

- Easy Access Savings and/or Notice Accounts
- Easy Access Savings and/or Notice ISAs

(‘your Account’) which you can manage online and will be moving to our new Online Services.

The new terms and conditions are:

- The Savings Account Conditions; and
- The Key Features & Summary Box (including Specific Conditions)

which we've provided with this Summary.

Why are we making these changes?

From time to time, we need to make changes to your Account and the terms and conditions which apply to it. We can do this to provide for the introduction of new or improved systems, methods of operation, services or facilities. We can also make changes for other reasons we reasonably believe are necessary.

The changes we're making at this time reflect the way your Account will operate once we've moved it to our new Online Services. These changes also apply if you have a Notice Account, which will convert to an Easy Access Account when it moves to the new Online Services. The new terms detail how you can manage and access your Account once it has moved.

The new terms and conditions are consistent with the agreements of new customers opening Easy Access accounts and Easy Access ISAs on the new Online Services.

We've summarised the main changes we're making in the 'Summary of Changes' section of this document. It's important you read the Summary of Changes and the new terms and conditions fully. Please save them in a safe place in case you need them in the future.

The new terms and conditions are also available on our website www.chartersavingsbank.co.uk.

If you'd like a printed version, please contact us – see the 'How to contact us' section of this document.

Summary of Changes

These changes will apply from when your Account moves to the new Online Services. They apply to Easy Access and Notice ISAs and we have noted where those changes are different for ISAs.

Product type, account number and sort code	<p>We're converting Notice accounts to Easy Access accounts when they move to the new Online Services which means the product type and name will change for these accounts.</p> <p>We're also changing the account number and sort code for your Account. They'll change from the date your Account moves to the new Online Services. The issue number of your Account will also change at that same time.</p> <p>You'll be able to see your new account details when you register for the new Online Services. You'll need to use your new account number and sort code when making payments into your Account or when requesting an ISA transfer from your Account to another ISA provider.</p> <p>Important: Once your Account has moved to the new Online Services, if you use your previous account number and sort code:</p> <ul style="list-style-type: none">• to make any payments to your Account - we'll return the payment to the account it was sent from, without interest.• to request a transfer of the funds in an ISA account to another ISA provider – we'll reject that request, and you'll need to re-request the transfer using the updated account number and sort code.
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When do these changes apply?

These changes apply to your Account from the date it moves to the new Online Services. This will be in early 2027. We'll let you know the exact date closer to the time.

What if you don't agree to the changes?

If you don't agree to these changes, you can close your Account without notice, charge or loss of interest. Closing your Account is easy. Simply log in to Online Services, withdraw any remaining funds, and confirm that you would like to close your Account.

If you have an ISA with us and close your Account, any money you transfer to a non-ISA account, including your Nominated Account, will lose its tax-free status. This means the tax benefits in respect of the amount withdrawn will be lost. As an alternative **you can transfer your ISA to another ISA Provider** without notice, charge or loss of interest. If you want to do this, you should contact the other ISA provider to request the transfer, and we'll waive any notice period when we receive the request from them.

You'll need to close your Account or transfer it to another ISA provider **before the date your Account moves to the new Online Services.** If you don't, we'll assume you've accepted the changes, and the new terms and conditions will apply to your Account.

How to contact us

If you have a question about any of these changes:

- **before your account moves**, please call us on **0800 032 9999**. We're open Monday to Thursday 8am to 8pm, Friday 8am to 6pm, Saturday 9am to 5pm and Sunday 10am to 4pm.
- **after your account moves**, please call us on **0303 330 1460**. We're open from 9am to 6pm Monday to Friday.

The interest rate, how it's calculated, when it's paid and when we can change it

The interest rate

- We're not changing the interest rate on your Account when we move it to the new Online Services. As your interest rate is variable, it can change before your Account moves or in the future.
- We will remove any lower interest rates paid on balances below specified levels. This means you'll earn the same rate of interest, regardless of the amount you have in your Account with us. We'll start paying any higher rate of interest on lower balances from the date your Account moves. You'll be able to see that interest rate on our website or by logging on to the new Online Services.

Where can you view the interest rate which applies to your Account?

- The new Key Features and Summary Box we've sent to you doesn't show the interest rate which applies to your Account.
- Before your Account moves to the new Online Services, you can see the interest rate payable on your Account by logging on to the existing Online Services.
- After your Account has moved, you can log on to the new Online Services and view the Key Features and Summary Box in the 'Account Documents' section. That will show the interest rate which applied when your Account moved to the new Online Services.

How interest will be calculated and paid

- We'll calculate interest daily on your Account balance, at the end of each day
- Interest will continue to be paid either monthly or annually, depending on how your Account currently pays interest, and we'll pay interest monthly or annually on the same day whether it's a Working Day or not.
 - If your Account pays annual interest, it will continue to be paid on the anniversary of the date you first made a deposit into your Account.
 - If your Account pays monthly interest, it will continue to be paid on the day of the month you first made a deposit into your Account. This is except when interest is due to be paid on the 29th, 30th or 31st of a month that does not contain that day, in which case we will pay it on the last day of that month. And that day will then become the day of the month that interest is paid for all future interest payments.
- Interest will continue to be paid to your Account, or your Nominated Account depending on where interest is currently paid to.

Important: If interest is currently paid into another account you hold with us, then once your Account has moved to the new Online Services, it will be paid into your Nominated Account. You can then choose to pay that into another account with us if you would like to, subject to that account's terms and conditions.
- You won't be able to change how often interest is paid or whether it's paid to the Account, or your Nominated Account
- If your Account is a joint Account, interest payable to a Nominated Account will be paid to the Nominated Account of the Account holder named first on the Account.

When we can change the interest rate

We've updated and clarified the conditions which set out when we can change interest rates and how we'll tell you about the changes. We've changed these to align them with the conditions for accounts opened on the new Online Services. See Condition 17 (Changes to interest rates) of the Savings Account Conditions for more information on when we can change the interest rate.

How you manage your Account

How you can manage your Account and registering for the new Online Services

Once your Account is moved to the new Online Services, you can only manage the Account through those Online Services. You'll not be able to operate the Account by post.

You'll need to register for the new Online Services to access and manage your Account once it has been moved. You will need the following to register:

- Your mobile telephone number
- Your email address
- Your postal address
- Your Nominated Account details (a UK bank/building society current account you use for payments to and from the Account).

To help make sure that the registration process is quick and easy, please check these details are up to date before your Account moves and tell us if anything needs to change. If you have not already done so, please provide us with your mobile telephone number. You can update your personal details before your account moves by logging into your existing Online Services and selecting the 'Change Details' tab.

We'll send you further information about how you can register, and we'll be here to help with any questions or support you may need.

Important: You won't be able to log into the existing Online Services after your Account has moved.

Allowing other people to manage and operate your Account

If a third party is currently registered on your Account, or you register a third party after your Account has moved to the new Online Services, they won't be able to access or operate your Account online. To manage your Account, they'll need to contact us by phone.

Registering a third party will no longer remove your online access. You'll still be able to log in to the new Online Services to manage and operate your Account.

For more information, please see Condition 18 (Allowing other people to manage your Account).

The minimum and maximum operating balance

The minimum operating balance for your Account will be £1.

The maximum balance will remain £1,000,000 except for ISAs where the maximum balance will decrease to £900,000 from £1,500,000.

Viewing statements and certificates of interest

You'll be able to view the following in the new Online Services:

- Your Account balance
- Transaction details (payments to and from the Account and interest payments)
- Your statements and Certificates of Interest

We'll send you an email and/or SMS to let you know when a statement is available to view. You'll no longer be able to generate statements for a specific date range and will normally only be able to access statements by logging into the Online Services. For more information, see Condition 20 (Statements) of the Savings Account Conditions.

Previous statements, transaction details and certificates of interest

You won't be able to log into the existing Online Services after your Account has moved.

In the new Online Services, you'll be able to see:

- the transactions on your Account before it moved by viewing historic monthly statements. However, you won't be able to see historic transactions in the transaction history.
- Certificates of Interest for any completed Tax Years since Account opening.

Important: We strongly recommend that, before your Account moves to the new Online Services, you print or save copies of any statements or Certificates of Interest available through the existing Online Services, as well as a record of the transactions on your Account from the date it was opened. This will mean they're easily available for your future reference.

Accounts which are closed will not move to our new Online Services. You should therefore also consider whether you want to print or save copies of any statements, Certificates of Interest or transaction history for those accounts before your open Account moves and you are no longer able to access the existing Online Services.

Nominated Accounts

If you hold your Account jointly with another account holder, each of you must have a Nominated Account. If you don't already have a Nominated Account, we'll ask you to set one up when you first register for the new Online Services. For more information, see Condition 7 (Nominated Accounts) of the Savings Account Conditions.

Payments and withdrawals	<p>We're changing the ways you can make payments on your Account.</p> <p>Types of payments</p> <p>You cannot make a payment to or receive payments from your Account by cheque, BACS or CHAPS. Payments can only be made by Electronic Transfer, which includes Faster Payments and Internal Transfers.</p> <p>Making payments into your Account</p> <p>You will still only be able to make payments into your Account by Electronic Transfer from:</p> <ul style="list-style-type: none"> • your Nominated Account; or • another account you have with us on the new Online Services (subject to the terms of that account) <p>Withdrawals from your Account</p> <p>When your Notice Account is moved to our Online Services, it will become an Easy Access Account. This means you won't need to provide us with notice to make a withdrawal, or to make an ISA transfer to another ISA provider. You'll be able to access your money anytime without charge.</p> <p>You will still only be able to make payments out of your Account by Electronic Transfer into:</p> <ul style="list-style-type: none"> • your Nominated Account; or • to another account you have with us on the new Online Services (Internal Transfer) <p>If you have a joint account, then either of you can make a payment out of your Account. Payments can only be paid to the Nominated Account of the account holder who has given us the payment instruction, or to another savings account they have with us on the new Online Services (Internal Transfer).</p> <p>Important: If you have an ISA Account, money withdrawn to a non-ISA account, including your Nominated Account, will lose its tax-free status. This means the tax benefits will be lost. To retain the ISA tax benefits, you should transfer funds directly to another ISA provider rather than withdraw and re-deposited them.</p> <p>You won't be able to make future-dated payments. This means you can only request a payment to be made from your Account on the same day you're asking us to make the payment.</p> <p>You can request a withdrawal or the closure of your Account on any day of the week. However, if the requested withdrawal or closure amount is to be paid to your Nominated Account and would exceed our daily withdrawal limits, you can only make that request on a Working Day.</p> <p>We may apply financial and other limits to Electronic Transfers from your Account.</p> <p>Timing of payments</p> <ul style="list-style-type: none"> • If you ask us to make a payment to another savings account held with us on the new Online Services (Internal Transfer), the payment will reach that account on the same day. • If you request a payment to your Nominated Account, that payment will be received by your bank no later than the next Working Day. <p>If you need more information</p> <p>You can find more information on withdrawal limits and payments to and from your Account on our website. Please go to www.chartersavingsbank.co.uk/new-online-services-support</p> <p>You can also see Condition 7 (Nominated Accounts), Condition 8 (Paying in by Electronic Transfer), Condition 9 (Taking money out of your Account), Condition 10 (Incorrect Payments) and Condition 15 (Your responsibility for unauthorised payments) of the Savings Account Conditions.</p>
Flexible ISA	<p>If your Account is an ISA, it will become a flexible Cash ISA.</p> <p>This means you can withdraw money from your ISA account and pay it back into a Cash ISA account operated on the new Online Services, which allows payments to it, without it affecting your ISA Allowance. This is as long as the withdrawal and re-deposit are done in the same tax year.</p> <p>See the Specific Conditions in the Key Features and Summary Box for more information.</p>
Transfers into or out of your Account from an ISA with another provider	<p>If your Account is an ISA, you'll be able to transfer all or part of an existing Cash ISA you have with another provider to us, only if your ISA provider is registered with Pay.UK to send ISA transfers.</p> <p>You can request a transfer in through our new Online Services.</p> <p>You can transfer all or part of the money in your Account to another ISA provider at any time. We can only send funds by Electronic Transfer.</p> <p>Important: If you wish to transfer the funds in your ISA Account to another ISA provider you must provide them with the new account number and sort code. You'll be able to see those by logging into the new Online Services. If you provide your previous account number and sort code to the other ISA provider, we will reject their request.</p>

New contact details	<p>Our telephone number and email address for contacting us about any queries or support you need will change from the date your Account moves to the new Online Services.</p> <p>The new contact telephone number is 0303 330 1450. We're open 8am to 7pm Monday to Thursday, 8am to 6pm Friday and 9am to 2pm Saturdays. We're closed on English public holidays.</p> <p>The new email address is customerservice@chartersavingsbank.co.uk</p> <p>Important: If you need to contact us, please call us, log in to the new Online Services to send a secure message, or email us using our new email address. Please do not include any sensitive personal information in emails.</p> <p>You should no longer contact us by post sent to Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL as we will no longer receive post sent to that address.</p> <p>Contacting us about the security of your Account</p> <p>The contact number you should use to tell us if your Personal Security Details have been lost, misused, or have become known to someone else has also changed.</p> <p>The new contact telephone number is 0303 330 1499. You must always tell us as soon possible if this happens.</p>
Need help accessing this information?	<p>If you need this content in a different format, help using our website, or someone to act on your behalf, we're here to support you. We can offer alternative formats, accessibility tools, or speak with a trusted person for you. Visit: www.chartersavingsbank.co.uk/Help/Additional-support</p>
Other changes to the Agreement	<p>In addition to the changes above, the new terms and conditions include revised terms on:</p> <ul style="list-style-type: none"> • The checks we may make whilst you have an account with us and what happens if your circumstances change and you no longer meet the conditions for opening an account with us. See Condition 5 (Opening an Account with us) • The Personal Security Details you use to access the Online Services, when we can suspend or withdraw them, and the steps you must take to take care of them. See Condition 13 (Security and some of your key responsibilities) • How to contact us if you believe your Personal Security Details have been misused and what happens if there are unauthorised payments on your Account. See Condition 14 (Loss or Misuse of Personal Security Details and unauthorised payments) • When we can make changes to the Agreement with you. See Condition 16 (When we can make changes to this Agreement) • Allowing other people, for example a person appointed as your Attorney, to manage your Account. See Condition 18 (Allowing other people to manage your account). Important: Once your Account moves to the new Online Services a person authorised to manage your Account on your behalf will be able to operate your account by telephone but it will no longer be possible for them to operate the Account through the Online Services. • Contacting you about your account. See Condition 23 (Notices and contacting you about your Account) • The rights we have if you are in breach of the ISA Regulations. See the Specific Conditions in the Key Features and Summary Box (Compliance with the ISA Regulations.) • Our new registered office address. We expect our Registered Office address to have changed before your Account moves to the new Online Services and have therefore included it in the new Savings Account Conditions and Key Features & Summary Box. You can always check our registered office address on our website https://www.chartersavingsbank.co.uk or at https://www.gov.uk/get-information-about-a-company

This is only a summary of the main changes to the terms and conditions. Please make sure you read and keep a copy of the Key Facts & Summary Box (including Specific Conditions) and the Savings Account Conditions.