Charter Savings Bank

Fixed Rate Accounts - Guide to our new Online Services

We recently got in touch to let you know that the Fixed Rate Accounts **including Fixed Rate ISAs** that you have and can manage online ('your Account') will soon be moving to our new Online Services.

We've outlined in this Guide what this means for you and your Account.

When will your Account move to the new Online Services?

This Guide sets out changes to how your Account will operate when it moves to the new Online Services. This will be early 2027. We'll let you know the exact date closer to the time.

Need help?

If you have any questions about your Account moving to the new Online Services:

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

What remains unchanged?

Key documents and important information

The **General Savings Conditions** and **Key Features & Summary Box (including the Specific Conditions)** you received when opening your Account remain unchanged. These documents will continue to govern your Account in the same way as they do now.

Your Account will operate on the new Online Services without altering the legal or contractual framework of your Account.

The General Savings Conditions are available on our website. You would have received the Key Features & Summary Box (including the Specific Conditions) when you opened your Account. Please keep these documents safe in case you need them for your future reference.

How will your Account operate on the new Online Services?

This Guide also applies to Fixed Rate ISAs and we have noted differences between how Fixed Rate ISAs will operate to other Fixed Rate Accounts on the new Online Services.

Account number and sort code	The account number and sort code for your Account will 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. You'll be able to see your new Account number and sort code when you register for the new Online Services.
The interest rate, how it's calculated and when it's paid.	**The interest rate** • We're not changing the interest rate on your Account when we move it to the new Online Services. **Where can you view the interest rate which applies to your Account?** • When we've moved your Account to the new Online Services, you'll be able to see the interest rate payable by registering and/or logging on to the new Online Services and viewing your Account details. Until then, you can still log into the existing Online Services to view your interest rate. **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. o 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. o 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 in 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.

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 will 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 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 the existing Online Services and selecting the 'Change Details' tab. We'll send you further information about the registration process, 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. **The minimum and maximum operating balance for your Account** The minimum operating balance for your Account will be £1,000. If a withdrawal would take your account balance below that minimum operating balance you will need to close your Account by making a withdrawal to your Nominated Account, by internal transfer to another account with us on the same Online Services or, if your Account is an ISA by transfer out to another ISA provider. The maximum balance that can deposited into a Fixed Rate ISA will decrease from £1,500,000 to £900,000. The maximum balance for all other accounts will remain £1,000,000. **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. **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.

Withdrawals (ISAs only)	This section only applies if your Account is an ISA. We're changing the ways you can make withdrawals from your Account. **Withdrawals from your Fixed Rate ISA** You cannot make a payment from your Account by cheque, BACS or CHAPS. You will still only be able to make payments out of your Account by Electronic Transfer into: • your Nominated Account; or • to another account you have with us on the new Online Services (Internal Transfer) **Important:** 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-deposit them. 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. 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. We may apply financial and other limits to Electronic Transfers from your Account. **Timing of payments** • 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. **If you need more information** 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
Flexible ISA	ISAs on our new Online Services are flexible Cash ISAs. 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 without it affecting your ISA Allowance. This is as long as the withdrawal and re-deposit are done in the same tax year. This is subject to the terms of the ISA account that you wish to make the payment to. For example, you cannot make payments into a Fixed Rate ISA on our new Online Services after the initial 30 days that you have to make deposits to the account.
Transfers out of your Fixed Rate ISA to an ISA with another provider	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. **Important:** Once your Account has moved to the new Online Services 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.
Early Withdrawal Charges (ISAs Only)	Any withdrawal or transfer out of your Fixed Rate ISA Account is subject to an Early Withdrawal Charge. That will be a loss of interest for the number of days specified in the Key Features & Summary Box on the amount withdrawn or transferred at the interest rate payable. This will now be deducted from the balance in your Account on the date of the withdrawal/transfer. Therefore, you may receive back less than you have paid in.
Maturity made easy	When your Account reaches maturity at the end of the Account term, you'll be able to manage your options quickly and easily through the new Online Services. If on maturity you choose for your funds to be paid to your Nominated Account, then they will be received by your Bank on the maturity date (i.e. the day after the end of the Account term) even if that falls on a non-Working Day. Previously that payment would have been received by your bank on the next Working Day. If you don't tell us what you'd like to do before your maturity date, your funds will automatically move into an Easy Access account or Easy Access ISA offered by us at that time. If you're unable to complete your maturity instructions through the self-serve journey on the new Online Services, you can still give us a call, and we'll be happy to help. We'll provide you with further information and clear guidance on how to navigate your maturity options closer to the time, so you'll have everything you need to make the right choice.

New contact details	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. 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 on Saturday. We're closed on English public holidays. The new email address is customerservice@chartersavingsbank.co.uk **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. 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. **Contacting us about the security of your Account** 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 changed. The new contact telephone number is **0303 330 1499.** You must always tell us as soon possible if this happens.
Need help accessing this information?	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

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