Skipton International Savings Terms and Conditions

Rates correct as at 11 November 2026

SKIPTON INTERNATIONAL

Summary Box – key savings account information

Account Name		**Fixed Rate Bond Maturing 1 February 2029**
When is the maturity date?		1 February 2029
What is the interest rate?	**Interest**	Interest date: 1 February
		Interest is earned daily and added to your account upon maturity.
Deposit amount		£10,000 - £5,000,000
Interest rate		**4.55%** gross / **4.55%** AER
What would the estimated balance be at the end of the fixed term based on the minimum deposit of £10,000?		£11,053
		The estimated projections above are based on the following assumptions: • Deposits are paid in when the account is opened by existing customers, the interest starts being earned straight away • No further deposits or any withdrawals are made • The interest is paid annually and added to the account • The estimated balance is for illustrative purposes only and may be less if you open an account by cheque • Funds are held in the Bond for 27 months.
Can Skipton International change the interest rate?		The interest rate is fixed for the term of the account.
How do I open my account?		• This account is available to private individuals and existing corporate customers. This account is not available to new to bank corporate customers • You may open an account by post or by visiting our Guernsey office • The first payment may be made by electronic payment or by cheque • No further funds can be invested after the initial deposit; however additional bonds may be opened, subject to availability • New to bank customers must deposit a minimum overall balance of £25,000. • Existing customers may deposit from £10,000 to £5,000,000 • Joint accounts are allowed
Can I withdraw my money?		• No, you cannot withdraw your savings until the end of the fixed term, which is also known as the 'maturity date' • We will write to you prior to the maturity date with options available to you on maturity. Thereafter you will have 14 days to make further deposits, withdraw funds or close the account. After the 14 day period no further withdrawals or deposits may be made until the maturity of each subsequent bond • At maturity your account will automatically transfer into a new Fixed Rate Bond if available. If no Fixed Bonds are available, funds will be transferred into our Easy Access Account • If the Bond matures on either a weekend or a Guernsey Bank Holiday, your savings will be available on the next working day
Additional Information		• AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added each year. We pay all savings interest gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future. The AER allows you to compare the interest rates on savings accounts. The higher the AER, the better the return on your savings • Any of our accounts may be withdrawn from sale at anytime and without notice
Interest Rate		• Skipton International is obligated to report interest earnings of all accounts through the Common Reporting Standard (CRS) and the Automatic Exchange of Information (AEOI). In the case of a joint account, both account holders will be reported with a 50% equal share of the interest earnings. Skipton does not allow this interest share to be altered.

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Please note that interest is paid gross and it is your responsibility to declare all income received to your tax authority. The above conditions are to be read in conjunction with our General Terms and Conditions for deposit accounts. **Your tax treatment will depend on your individual circumstances and may be subject to change in future.**

Please also note that this is a limited issue offer and can be withdrawn at any time

Skipton International Limited (Skipton), registered in Guernsey: 30112, is a wholly owned subsidiary of Skipton Building Society. Skipton is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 2020, as amended. *To help maintain service and quality, telephone calls may be recorded and monitored.

As a Licensed Bank in Guernsey, Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The following is a brief summary of the Scheme, but is not intended as a substitute for the actual wording of the Ordinance, a copy of which is available on request. • The Scheme only applies to "qualifying deposits", which broadly means deposits made by natural persons for their own benefit; with a few limited exceptions such as, for example, deposits made by trustees of retirement annuity trust schemes, the Scheme does not apply to companies, trusts, partnerships or charities.

The Scheme will provide compensation in the event that a Licensed Bank is unable to repay its depositors. Under normal circumstances payments will be made within 3 months of receipt of a valid claim form. • Compensation is limited to a maximum of £50,000 per individual claimant; in the case of a joint account each depositor would be entitled. • Total Scheme compensation in any five year period is limited to £100 million. If this limit was exceeded, compensation would be reduced pro rata. • The amount payable may be reduced if the Bank has any contractual right of set-off against the account. The Scheme is entitled to recover compensation from any funds subsequently paid out by the Bank. • Further information and a leaflet about the scheme is available at: Website: www.dcs.gg Telephone +44 (0) 1481 722756 Post: P.O. Box 380, St Peter Port, Guernsey, GY1 3FY.

The content of this leaflet has been approved for distribution in the United Kingdom by Skipton Building Society.