StreamBank

Key Product Information

Fixed Rate Account - Issue 43

Summary Box	
Account type:	Fixed Rate Account
What is the interest rate?	<table><tr><th></th><th>Gross Monthly Interest</th><th>AER*</th></tr><tr><td>1 Year Fixed Rate</td><td>4.70%</td><td>4.81%</td></tr></table> Interest is calculated daily and paid monthly or annually. You can choose to have your interest paid to your Notice Account (on a simple interest basis) or your nominated UK bank or building society account. * AER stands for annual equivalent rate and illustrates the interest rate if it was paid and compounded once each year
Can StreamBank change the interest ?	No, the interest rate is fixed and will not change for the term.
What would the estimated balance be after 12 months based on two example deposit amounts?	<table><tr><th></th><th>Deposit at account opening</th><th>Balance after 12 months</th><th>Interest earned</th></tr><tr><td rowspan="2">1 Year Fixed Rate</td><td>£1,000</td><td>£1,048.10</td><td>£48.10</td></tr><tr><td>£50,000</td><td>£52,405.00</td><td>£2,405.00</td></tr></table> The examples assume that no further deposits or withdrawals are made, and that interest earned is paid to this account annually. These are only examples and do not take into account your individual circumstances.
How do I open and manage my account?	• To open an account, you need to be aged 18 years or over, resident and tax resident in the UK only • The maximum number of account holders for this account is two • You can open and manage your account online. We will accept instructions in relation to the account through our Online Banking Service • The minimum deposit required to open this account is £1,000 • The maximum balance for this account is £120,000 • You have a maximum window of 14 days to fund your account
Can I withdraw money?	• No withdrawals are allowed before the maturity date. • In exceptional circumstances we may permit a withdrawal from the account before the required maturity date is reached but this is at our discretion, subject to evidence we will request, and we are not obliged to do so. • Your money can be returned to your nominated account only
What happens at maturity?	• We will contact you at least 28 days before your account matures detailing your options and enabling you to give us your maturity instructions • If you do not advise us of your maturity instructions at least two days before the maturity date, your account will transfer into a Maturity Saver Account until instruction is received.
Additional Information	• Interest is paid gross without the deduction of income tax • You are legally entitled to the benefit of the funds deposited into the account • The funds deposited into this account have been acquired lawfully • The funds deposited into this account are for personal use, and not in connection with running a business or other enterprise.

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