



Easy Access Maturity Account Summary Box

An Easy Access Maturity Account will be opened for you if your fixed term account reaches maturity and you haven't told us what you want us to do with your money.

Summary Box							
Account name	Easy Access Maturity Account						
What is the interest rate?	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <th>AER/gross p.a.*</th> </tr> <tr> <td>0.10%</td> </tr> </table> <p>Interest is calculated daily and paid annually into this account on the anniversary of account opening. You will start earning interest from the date the account is opened.</p> <p>*The Annual Equivalent Rate (AER) illustrates what the interest rate would be if interest was paid and compounded once each year, and it makes it easier for you to compare savings accounts. Gross p.a. is the interest rate without tax deducted.</p>	AER/gross p.a.*	0.10%				
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0.10%							
Can Castle Trust Bank change the interest rate?	The interest rate on the Easy Access Maturity Account is variable and is therefore subject to change. For example, if the Bank of England base rate changes, or if market conditions change, we will review our rates. Please refer to the Easy Access Maturity Account Terms and Conditions for more information.						
What would the estimated balance be after 12 months in an Easy Access Maturity Account based on a £1,000 deposit?	<p>On a deposit of £1,000, the estimated balance after 12 months would be:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Initial deposit</th> <th>Estimated balance</th> <th>Total interest payable</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">£1,000</td> <td style="text-align: center;">£1,001.00</td> <td style="text-align: center;">£1.00</td> </tr> </tbody> </table> <p>The estimated balance is for illustration only and is based on:</p> <ul style="list-style-type: none"> • interest calculated daily and paid annually, • no further deposits or withdrawals being made, • the interest rate remaining the same for the full 12 months. 	Initial deposit	Estimated balance	Total interest payable	£1,000	£1,001.00	£1.00
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£1,000	£1,001.00	£1.00					
How do I open and manage my account?	<p>An Easy Access Maturity Account will be opened for you if your fixed term account reaches maturity and you haven't told us what you want to do with your money. An Easy Access Maturity Account can have up to two joint account holders.</p> <p>The minimum balance for this account is £0.01. The account balance cannot exceed the maturity value (including accrued interest, if appropriate) that was originally placed into the account when it was opened.</p> <p>You can manage your account using the Self Service Portal, the mobile app, by phone or by post.</p>						

Can I withdraw money?	Yes, you can withdraw money from your Easy Access Maturity Account using the Self Service Portal, the mobile app, by phone or by post. There is no limit on the amount of withdrawals you can make but the minimum balance for this account is £0.01. There are no minimum or maximum values per withdrawal, however for the account to remain open, the minimum balance must be maintained.
Additional information	<p>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.</p> <p>You can cancel your account at any time by calling us, or by sending us a Secure Message through our Self Service Portal. Any interest accrued but not yet paid will be included in your closing balance.</p>



Your eligible deposits with Castle Trust Bank are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered.

For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk.

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Castle Trust Capital plc are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: "Castle Trust Bank" and "Castle Trust".
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 £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	20 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Castle Trust Capital plc for enquiries relating to your account:	Castle Trust Bank Freephone: 0808 164 5000 (Monday to Friday, 9am to 5pm) Post: Castle Trust Bank, PO Box 78430, London, N17 1HE Email: savings@castletrust.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:	http://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 £85,000 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 £85,000 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 £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Castle Trust Capital plc also trades under Castle Trust Bank and Castle Trust. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 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:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

3. Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 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 £85,000.

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 £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

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 <http://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, 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 fund¹
- 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 instrument² 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 company⁵ 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 1 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

Castle Trust Bank means Castle Trust Capital plc, a company incorporated in England and Wales with company number 07454474 and registered office at 10 Norwich Street, London, EC4A 1BD. Castle Trust Capital plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under reference number 541910.