

Product terms - 90-Day Notice Saver

25/06/2024

How your 90-Day Notice Saver works

The 90-Day Notice Saver is a notice savings account.

To have an account, you must meet the eligibility criteria listed on our website.

Once your account is open, you'll need to deposit the minimum opening balance within 60 days otherwise we'll automatically close your account.

A maximum balance also applies. If a payment into your account would take you over the maximum balance, we'll return it to your linked account.

The maximum balance and the minimum opening balance can be found on our website (please see the 90-Day Notice Saver webpage).

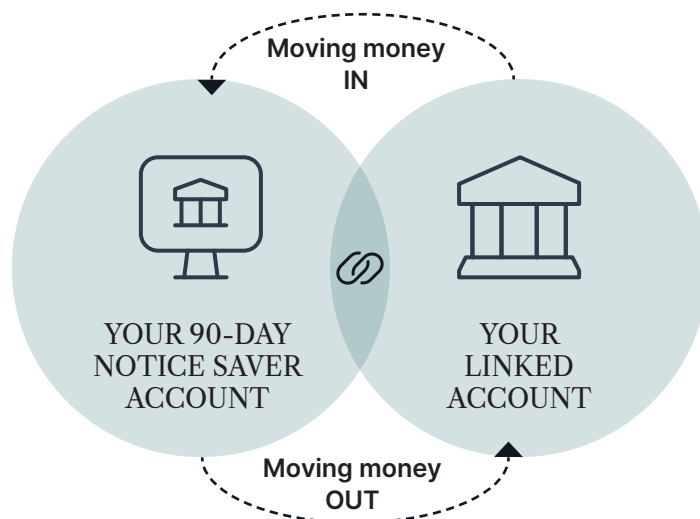
Moving money in and out of your account

When you apply for your account, you'll give us the details of your UK current account (this must be a sterling account held in your name). This will become your linked account. If you've already set up a linked account, then we will use those details as each client can only have one linked account.

You'll only be able to pay money into and out of your 90-Day Notice Saver from your linked account. The only time we will allow you to pay an account other than the linked account is where you want to pay money to or from your Investec Online Flexi Saver or from your Fixed Rate Saver account. Money paid into your 90-Day Notice Saver will show as soon as we receive it and you'll start earning interest from this point.

You'll need to give us 90 days' notice if you want to make a payment from your Notice Saver. You can do this through your online dashboard.

Once you've given us notice, you'll be able to cancel your instruction until 20:00 the day before the payment is due to be made.



How interest works

You can find the interest rate for your account on our website or in your online dashboard.

We'll calculate the interest on your balance at the end of each day. On the 15th day of every month, we'll add up all the daily interest you've earned in that month and pay this to you.

You can choose to have your interest paid into your 90-Day Notice Saver or to your linked account.

We'll pay interest without taking off tax. You may still need to pay tax on the interest you earn.

Changes to your interest rate

We may change your interest rate from time to time. If we do this, we'll let you know.

IF WE REDUCE THE INTEREST RATE	IF WE INCREASE THE INTEREST RATE
We'll tell you at least 104 days before we start paying the new rate.	We'll tell you as soon as possible after we start paying the new rate.

We may change the interest rate where there is a change in:

- a) our costs of providing your account;
- b) the way we run our business;
- c) the Bank of England base rate; or
- d) law, regulatory or industry code requirements.

We might need to make changes for other reasons. If we do, we'll tell you at least 14 days before the change takes effect.

If you're not happy with the change, you can close your account by giving us the same amount of notice required for making a withdrawal. We will close the account on the day the notice period expires.

Fees and charges

We don't charge you fees for using your account.

You might have to pay costs, fees, charges or taxes charged by someone else. For example, your linked account provider may charge you for making or receiving payments.

Statements

We'll provide you with an annual statement.

You can find your statements and other information about your account, including details of payments in your online dashboard..

Closing your account

You can close your account without any charge within 14 days of the date your 90-Day Notice Saver is opened. You can request this via live chat.

After that, you can give us notice to close your account at any time in your online dashboard. The notice period to close your account is the same notice period as for making withdrawals.

We can close your account by giving you the same amount of notice as you need to give to us for making withdrawals, unless we're allowed to close your account without telling you first (see your General Terms).



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