

Product Summary Box

Account Name	95 Day Notice Account
What is the interest rate?	<p>Monthly: 4.41% Gross¹ / 4.50% AER²</p> <p>Annual: 4.50% Gross¹/ AER²</p> <ul style="list-style-type: none"> • This rate is variable. • All interest is paid gross. • Interest is calculated daily and paid into your account annually or monthly (dependent on which option you choose).
Can GB Bank change the interest rate?	The interest rate is variable. If we increase the interest rate on your account, we will let you know as soon as possible. If we reduce the interest rate we will provide you with 109 calendar days advanced notice of the new rate taking effect, equal to the notice period of your account plus an additional 14 calendar days notice. See the Savings Terms and Conditions for more information.
What would the estimated balance be after 1 year based on a £1,000 deposit?	<p>Projected Balance: £1,045.08</p> <p>This example is for illustrative purposes only and shows the projected balance after 1 year if you added £1,000 to your account and did not add any more money.</p>
How do I open and manage my account?	<ul style="list-style-type: none"> • You can open this account online at https://www.gbbank.co.uk. • You can manage this account online and via the GB Bank Mobile App. • You must be a UK resident and aged 18 or over. • The minimum opening balance for this account is £1000. • You have 21 calendar days from your application to fund your savings account to meet or exceed the minimum balance. • The minimum operating balance is £1. • The maximum account balance permitted is £100,000. • Money must be added by electronic transfer from a UK bank account which is held in your name. • If your balance does not meet the minimum account balance after 21 calendar days, we will return your money to you and close your account. • Please make sure you have read and understood all sets of Terms and Conditions before applying for this product.
Can I withdraw money?	<ul style="list-style-type: none"> • Withdrawals are subject to a 95 calendar days notice period. Early withdrawals are not permitted. • To withdraw funds from your account, log into your account online and follow the instructions.
Additional information	<ul style="list-style-type: none"> • For further details on how your account works, please refer to the Savings Terms and Conditions.

¹ Gross is the rate of interest payable before any income tax is deducted. You may be required to pay income tax on the interest you have earned. For more information visit: <https://www.gov.uk/apply-tax-free-interest-on-savings>

² AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to the balance each year.