

Changes to our General Savings Terms and Conditions

The following clauses will update as outlined below as of 4th April 2026.

The **bold** sections are the specific sections that will change. Everything else within the applicable clause remains unchanged.

Current clause 11.3.3 and 12.4

11.3.3 Where the change is not to your advantage, we will notify you of the change by letter, email or other personal notice before it comes into effect. This does not apply if the change is not material#

a If no notice period applies for withdrawals on your account, we will notify you at least 14 days before the change takes effect.

b If your account has a notice period for withdrawals, we will either:

i. Notify you at least seven days plus your normal withdrawal notice period before the change takes effect and your withdrawal terms will remain unchanged; or

ii. Notify you at least 14 days before the change takes effect and you will have a period of 60 days to close or withdraw from your account without giving any notice that might normally apply.

#an interest rate change will not be considered 'material' where the balance of the account is less than £100 at the time we provide the notice.

The new clause will be:

Current:
ii. Notify you at least 14 days before the change takes effect and you will have a period of 60 days to close or withdraw from your account without giving any notice that might normally apply.
New:
ii. Notify you at least 14 days before the change takes effect and you will have a period of 30 days to close or withdraw from your account without giving any notice that might normally apply.

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Current clause 12.4

12.4 For any other change to these terms and conditions the following provisions apply:

a where the change is to your advantage the change may be made immediately and will be publicised on our website and/or in our branches within 30 days of the change; or

b if the change is to your disadvantage we will notify you of the change by letter, email or other personal notice before it comes into effect, and in that case:

i. if your account has a notice period for withdrawals, we will either:

a. Notify you at least seven days plus your normal withdrawal notice period before the change takes effect and your withdrawal terms will remain unchanged; or

b. Notify you at least 14 days before the change takes effect and you will have a period of 60 days to close or withdraw from your account without giving any notice that might normally apply.

The new clause will be:

Current:
b. Notify you at least 14 days before the change takes effect and you will have a period of 60 days to close or withdraw from your account without giving any notice that might normally apply.
New:
b. Notify you at least 14 days before the change takes effect and you will have a period of 30 days to close or withdraw from your account without giving any notice that might normally apply.

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