

NOTICE ACCOUNTS LIMITED LAUNCH PROGRAM

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Limited Launch Period: 11th August 2025 until 26 September 2025. The Bank may extend the Limited Launch Period at its discretion with appropriate notice to customers or may conclude the Limited Launch Period earlier if all standard product features become available.

INTRODUCTION

This amendment applies to customers participating in the Notice Accounts Limited Launch Program (“Amendment”) and supplements the Notice Accounts Terms & Conditions during the Limited Launch Period only.

By agreeing to participate in the Notice Accounts Limited Launch Program, you acknowledge and accept the temporary conditions outlined below.

LIMITED LAUNCH CONDITIONS

During the Limited Launch Period, the following conditions apply to your Notice Account:

1. Account Opening Process

Your Notice Account will be opened by our Business Partners team via email correspondence rather than through the mobile app or web platform self-service journey. Standard onboarding checks under your Business Current Account Terms & Conditions will still apply.

2. Documentation and Communications

- 2.1. All your account opening documents and regulatory disclosures will be provided to you via PDF email attachment.
- 2.2. You will need to acknowledge receipt of all regulatory documents.
- 2.3. Your account-related correspondence will be handled by our Business Partners team
- 2.4. You will not receive automated notifications (email or mobile push notifications) during this period.
- 2.5. Our Business Partners team will monitor your account and will proactively contact you via email if you may be at risk of harm, including:
 - 2.5.1. If your account balance is under the £100,000 minimum interest-earning threshold.
 - 2.5.2. If your planned withdrawals may result in reduced interest rates for you
 - 2.5.3. Other circumstances that may disadvantageously affect you.

3. Feature Development During Limited Launch

We are actively developing the self-service features referenced in these limitations during the Limited Launch Period. Features will be released incrementally as they become available, and you will be notified when additional functionality becomes accessible to you.

4. Customer Support

For any questions or assistance, or if you wish to raise a complaint during the Limited Launch Period, please contact our Business Partners team using the contact methods outlined in your Business Current Account Terms & Conditions

5. Available Functionality

Notice Account features remain fully available during the Limited Launch:

- 5.1. Deposits from your Business Current Account
- 5.2. Withdrawal requests with applicable notice periods (30-day or 95-day)
- 5.3. Daily interest accrual and monthly interest payments
- 5.4. Account balance visibility through mobile app and web platform
- 5.5. All interest rate and notice period terms as outlined in your Business Notice Account Terms & Conditions
- 5.6. Account closure rights, including 14-day cooling-off period, account closure requests, and hardship withdrawal procedures (all processed through Business Partners team).

6. Transition to Full Launch

- 6.1. Upon completion of the Limited Launch Period:
 - 6.1.1. This Amendment will automatically expire and all limitations outlined in this Amendment will be removed.
 - 6.1.2. Full self-service functionality will become available through mobile app and web platform.
 - 6.1.3. Standard automated notifications and communications will commence.
- 6.2. You will be notified when the transition to full launch occurs.

7. Agreement and Acceptance

- 7.1. To participate in the Notice Accounts Limited Launch Program:
 - 7.1.1. You must have an existing Business Current Account with OakNorth Bank.
 - 7.1.2. You acknowledge that you have read and understood both:
 - 7.1.2.1. The Notice Accounts Terms & Conditions
 - 7.1.2.2. This Amendment
- 7.2. You accept the temporary limitations outlined above
- 7.3. You agree to the terms by replying to this email from the email address registered to your Business Current Account with: "I agree to the Notice Accounts Terms & Conditions and Limited Launch Amendment"
- 7.4. Upon receipt of your email confirmation, we will proceed with opening your Notice Account under the conditions outlined herein.
- 7.5. We may update this Amendment by providing you with at least 5 business days' notice by email during the Limited Launch Period, if required by operational, legal, or regulatory necessity, or for the purpose of improving clarity, facilitating the provision of services, or acting in your best interests.

LEGAL FRAMEWORK

This Amendment:

- Supplements but does not replace the Notice Accounts Terms & Conditions
- Applies only during the Limited Launch Period as stated above
- Automatically expires upon conclusion of the Limited Launch Period
- Does not affect your rights under the Business Current Account Terms & Conditions
- Remains subject to all applicable regulatory protections including FSCS coverage

OakNorth Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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