

OakNorth Personal Savings

Better Together Referral Programme

Terms and Conditions

1. Promotional offer

- a. An existing customer of OakNorth Bank (**'OakNorth'**) who refers a prospective new customer is hereby defined as the **'Referrer'**, and the prospective new customer who is successfully referred is defined as the **'Referee'**. Personal savings accounts include Fixed Term Deposits, Fixed Rate Cash ISAs, Notice Accounts, Notice Trackers, Easy Access Trackers, and Easy Access Cash ISAs. A new customer is defined as someone who has never applied for an OakNorth personal savings account.
- b. Refer an eligible new customer to open an OakNorth personal savings account and you the Referrer and the Referee will each receive a **£30** cash credit **directly** into your OakNorth account or your nominated account. The cash credit will only be made to your nominated account if you do not hold an eligible OakNorth account that accepts additional deposits. To qualify, the Referee must fill out and submit the referral form, open their account, deposit funds within 14 days of account approval, and maintain a balance of at least £1,000 (for referral forms submitted on or before 15 June 2026) or £2,000 (for referral forms submitted on or after 16 June 2026) for 30 calendar days.
- c. You would still be bound by all General and Product Specific Terms and Conditions that apply to any OakNorth account(s) you opened. By participating in this promotional offer, you acknowledge that OakNorth will process personal data of both the Referrer and the Referee for the purposes of administering the programme, tracking eligibility, and fulfilling rewards.
- d. If a Referee opens a second eligible product within 90 calendar days of opening their first Eligible Account and maintains a balance of at least £1,000 (for referrals submitted on or before 15 June 2026) or £2,000 (for referrals submitted on or after 16 June 2026) both the Referrer and Referee each receive an additional **£10** reward into their OakNorth account or nominated account.
- e. The cash credit will be paid into an eligible OakNorth Personal Savings account held in your name that is able to accept additional deposits within 60 calendar days of the qualifying criteria being met; where this is not possible (including Fixed Term Deposit or Fixed Rate ISA accounts), the cash credit will be paid into your nominated UK bank account.

2. Promotion period

The promotion is valid from 09:00 BST on 16th June 2026 for all referrals to be submitted. There is no cut-off date for our Better Together referral programme. The promotion will continue until withdrawn or terminated by OakNorth in accordance with these Terms and Conditions.

3. Referrer eligibility:

- a. A Referrer can be any existing OakNorth customers with any open and funded OakNorth Personal Savings account.
- b. A Referrer may refer up to fifty (50) new customers, however the Referrer will only be eligible to receive up to ten (10) referral bonuses in respect of the first ten (10) successful referrals for a maximum of £400 in total i.e. £300 for 10 accounts opened by 10 new Referees (£30 each), plus another £100 for a second opened by the same 10 Referees (£10 each). Only successful referrals count towards the fifty (50) maximum referral limit and the ten (10) referral bonus limit.
- c. Referrals submitted under any previous referral schemes do not count towards your maximum of ten (10) referral bonuses under this scheme.

4. Referee eligibility

Up to a maximum of fifty (50) Referees in total referred by a single Referrer will be eligible to receive the applicable £30 cash credit in accordance with these Terms and Conditions plus an additional £10 cash credit if they open a second OakNorth account within 90 calendar days of opening their first OakNorth account. A Referee must:

- a. Be a UK (England, Scotland, Wales, or Northern Ireland) resident and over 18 years old.
- b. Not have previously applied for an OakNorth Personal Savings account;
- c. Have held, and continue to hold, a permanent UK residential address as required for the purposes of the account opening application;
- d. Hold a personal UK mainland bank or building society account in their own name for the purposes of making and receiving fund transfers;
- e. Complete the referral form on the Programme landing page, providing the Referrer's name and email as per their OakNorth account details;
- f. Apply for a new OakNorth savings account within 30 calendar days of completing the referral form;
- g. Apply for the new OakNorth savings account using the information provided in the referral form;
- h. Fund that new account within 14 calendar days of account approval with a minimum of £1,000 (for referrals submitted on or before 15 June 2026) or £2,000 (for referrals submitted on or after 16 June 2026);
- i. Maintain a balance of at least £1,000 (for referrals submitted on or before 15 June 2026) or £2,000 (for referrals submitted on or after 16 June 2026) for 30 calendar days;
- j. By submitting the referral form, confirm that the Referrer has agreed to their name and email address being provided to OakNorth for the limited purposes of administering this Programme.

Non-transferability & tax considerations

- a. The referral incentive cannot be transferred, assigned, or exchanged for any other benefit or to any other person or entity.
- b. Any tax liability arising from the incentive is the sole responsibility of the recipient.

5. Limitations

- a. The Referee must not have previously applied for an OakNorth Personal Savings account.
- b. Referrers cannot refer themselves.
- c. The minimum deposit must be maintained as a minimum balance over the thirty (30) calendar day initial qualifying period.
- d. The promotion cannot be combined with any other offers from OakNorth. Please note that loyalty reinvestment rates for maturing FTD and FRISA customers are not considered promotional offers, so you can still get a loyalty reinvestment rate when you reinvest into a new FTD or FRISA on maturity and separately partake in this promotional offer.
- e. OakNorth reserves the right to withhold or reclaim the referral bonus in cases of suspected fraud, abuse, error or breach of these terms.
- f. Any attempt to circumvent the referral process (for example, but not limited to, self referral will result in disqualification from the programme).
- g. OakNorth shall not be liable for:
 - i. Delays, failures, or technical issues affecting the referral process.
 - ii. Any loss, damage, or expenses incurred in connection with participation in this promotion.
 - iii. Any tax obligations arising from receipt of the referral bonus.
 - iv. Any incorrect or incomplete information provided by the Referrer or Referee which would result in referrals bonuses not being paid.
- h. OakNorth's total liability, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, shall not exceed the total amount of the referral bonus payable under this programme.
- i. The referral link shall be active only while the program is live.
- j. If more than one Referrer is named in connection with the same Referee, the first valid referral submitted in accordance with these Terms and Conditions shall be eligible for the reward. In case of any dispute, the Referrer must abide by the Bank's decision, which shall be final.

6. General

- a. OakNorth may close this referral reward programme to new referrals at any time, including with immediate effect or amend this offer at any time without prior notice. Such closure or amendment will not affect rewards for valid referrals made before closure or amendment, or for Referees who had already started the account-opening process before closure, provided all eligibility criteria are met.
- b. Participation in this promotion constitutes full acceptance of these Terms and Conditions.
- c. OakNorth may inform the Referrer whether their referral was successful, solely for reward eligibility purposes.
- d. By participating in the Programme, the Referrer acknowledges that OakNorth may send communications relating to the administration of the referral and the Programme status, including confirmations, eligibility updates and reward notifications. Such communications will be limited to service-related messages reasonably necessary for

the operation of the Programme and will be sent in accordance with [Privacy and Electronic Communications Regulations \(PECR\)](#) .

- e. OakNorth shall not be liable for any delays, failures, or technical issues affecting the referral process. OakNorth excludes all liability for any loss, damage, or expenses arising out of or in connection with participation in this promotion, except where required by law.
- f. Any disputes regarding eligibility or the terms of this promotion will be resolved by OakNorth in the first instance. This does not affect your right to make a complaint in accordance with OakNorth's complaints procedure, or to refer your complaint to the Financial Ombudsman Service. These Terms and Conditions shall be governed by English law, and any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

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