EASY ACCESS TRACKER ACCOUNT

OakNorth

keyfacts®

The Financial Conduct Authority is a financial services regulator. It requires OakNorth to give you this important information to help you decide whether our Easy Access Tracker accounts are right for you. You should read this document carefully, together with the General Terms & Conditions and Product Terms & Conditions for Easy Access Tracker accounts, so you understand what you are buying, and then keep it safe for future reference.

Account name	Easy Access Tracker
What is the interest rate?	<table><tr><th>Product</th><th>Spread* vs Base Rate (%)</th><th>Gross rate (%)</th><th>AER (%)</th></tr><tr><td>Easy Access Tracker (Monthly Interest) - Issue 14</td><td>-0.25</td><td>3.45</td><td>3.50</td></tr></table> The interest rate follows the Bank of England base rate plus a spread, as shown above. Spread is the percentage added to or subtracted from the Bank of England base rate. Your account will start accruing interest once we've received and processed your first deposit. This usually happens the same business day, but no later than the next. Interest is calculated on the minimum daily balance and applied monthly. If you withdraw funds, interest will be calculated on your total balance up to – but not including – the withdrawal date. Go to the Bank of England website to monitor the base rate. You can find the interest rates for all issues of our accounts on our website.
Can OakNorth Bank change the interest rate?	Yes. Interest rates are variable and tracks the Bank of England base rate. If the Bank of England base rate changes, the new interest rate on your account will apply from the following business day that this takes effect. We may adjust the spread at our discretion, as outlined in our Terms and Conditions. If the spread increases your rate, we'll email you as soon as we can and in any event within 30 calendar days of the change taking effect. If it decreases, we'll notify you at least 14 days in advance.
What would the estimated balance be after 12 months based on a £1,000 deposit?	<table><tr><th>Initial deposit at account opening</th><th>Balance after 12 months*</th></tr><tr><td>£1,000.00</td><td>£1,035.00</td></tr></table> This example is for illustrative purposes only and are based on the current Bank of England base rate. It assumes no further deposits or withdrawals, that interest is accrued daily and applied monthly, that the rate doesn't change and that any

	interest earned stays in the account. It doesn't take individual circumstances into account.
How do I open and manage my account?	You must be a UK resident aged 18+ with a personal UK bank or building society account. Apply via our website or app. Once approved, you'll have 14 calendar days to make your first deposit. The minimum deposit required to open your account is £1. After the 14-day window, your account will be automatically closed if no funds have been added. You can deposit up to £500,000 into a single account, and make multiple deposits at any time – up to the maximum balance allowed. However, the total amount you can hold with us across all your OakNorth accounts (excluding interest) is capped at £500,000 per person. If the product is withdrawn, existing accounts will remain open, but no new applications will be accepted. To manage your account, log in via the OakNorth web platform or app. Alternatively, you can contact us by email or phone.
Can I withdraw money?	Yes. You can withdraw funds at any time with no limits on the number of withdrawals. Withdrawals are processed the next business day or within two business days if requested on a non-business day. Withdrawals can be made via the OakNorth web platform or app, or by contacting us via email or phone. If your balance remains at £0 for six months, we may close your account. You'll be notified at least six weeks in advance.
Additional information	Interest will be paid gross, with no tax deduction. This is based on current tax laws, which may change. The Annual Equivalent Rate (AER) shows the interest rate if paid and compounded annually. This Summary Box highlights key product features. It's not a substitute for our full Terms and Conditions.