KEY PRODUCT INFORMATION/SUMMARY BOX

“EARN” VAULT

keyfacts®

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

<table>
<tr><th>Account Name</th><th>“Earn” Vault</th></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><th>Product</th><th>Gross rate (%)</th><th>AER (%)</th></tr>
<tr><td>“Earn” Vault</td><td>2.57</td><td>2.60</td></tr>
</table>
Your account will start generating interest no later than one business day from when we receive and apply your deposit to your OakNorth Bank account.

Interest will be calculated and applied on the minimum daily balance and paid on the first day of every subsequent month. Your minimum daily balance is the lowest balance held in your Earn Vault for a given day.

If a withdrawal request has been made, interest will be calculated on the total amount until, but not including the day of the withdrawal.
</td></tr>
<tr><td>Can OakNorth Bank change the interest rate?</td><td>Yes. Interest rates are variable and can be increased or decreased at any time at our sole discretion as outlined in clause 2.4 of the Earn Vault Terms & Conditions.

If we increase your interest rate, the change will take effect on the next calendar day. In some cases, we will apply this increase with immediate effect. We will also email you about the increase as soon as we can and in any event within 30 calendar days of the change taking effect.

If we reduce your interest rate, we will notify you via email at least 14 calendar days prior to the rate change taking effect.</td></tr>
<tr><td>What would the estimated balance be after 12 months deposit based on a £10,000 deposit?</td><td>
<table>
<tr><th>Initial deposit at account opening</th><th>Balance after 12 months*</th></tr>
<tr><td>£10,000.00</td><td>£10,260.00</td></tr>
</table>
*This is only an example for illustrative purposes and does not take into account your individual circumstances.

This example assumes that no further deposits or withdrawals are made, that the interest is accrued daily and applied to the account monthly, that any interest earned stays in the account, and that there is no change to the interest rate.
</td></tr>
<tr><td>How do I open and manage my account?</td><td>You can only access your Earn Vault via the mobile app and web application, as explained in the Current Account Terms & Conditions.

Your Earn Vault is linked to your current account and will always be available to you. There is no need to open, cancel or close the product. There will be no impact on any customer who does not wish to use the Earn Vault.</td></tr>
</table>

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Last updated: 05/11/2026

OakNorth Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number: 629564). Registered Office: 57 Broadwick Street, London, W1F 9QS. Registered in England No. 8595042.

Account Name	"Earn" Vault
	When you add money to your Earn Vault, this money does not form part of the available balance in your current account. This means: • you cannot make payments from your Earn Vault to a third party or any other account belonging to you; and • we won't move money from an Earn Vault into your current account to cover any payments you need to make from your current account. No minimum or maximum deposit limits apply to your Earn Vault. We do not impose any other limits on your Earn Vault. If this changes, we'll let you know before they apply. You can only add money to your Earn Vault from your current account. You can do this via the mobile app or web application, at any time. When you add money to your Earn Vault, we will credit your Earn Vault immediately (or in any event within 2 hours). You may access your balance and details of money added or withdrawn from your Earn Vault through the mobile app and web application.
Can I withdraw money?	You can trigger a withdrawal from your Earn Vault to your current account via the mobile app or web application, at any time. There is no minimum withdrawal amount. However, you can only withdraw up to the balance of your Earn Vault. If you attempt to withdraw more than this, we will reject your request. If we receive your withdrawal request on a business day before 8am, we will move the money to your current account on the same day. If your request is received on a business day after 8am, we will move the money to your current account on the next business day. If we receive your withdrawal request on a non-business day, we will move the money to your current account on the next business day. If you make a withdrawal request, we will calculate interest on the total balance amount until, but not including, the day of the withdrawal.
Additional information	If we suspend your current account, we will also suspend your access to the Earn Vault. If you no longer want to use your Earn Vault, you do not need to ask us to "close" it. As long as you hold a current account with us, you can start using your Earn Vault again at any time and these Earn T&Cs shall apply. If you or we decide to close your current account and end your agreement with us, we will move the money in your Earn Vault back to your current account. We will then follow the process outlined in your current account T&Cs to return any money we owe to you. Please note: The information provided in the summary box, is a summary of the key features of our Earn Vault accounts. It should not be used as a substitute for our Terms and Conditions which can be found on our website.

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