KEY PRODUCT INFORMATION/SUMMARY BOX

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?	The interest rate on this account is made up of: • a variable tracker rate that follows the Bank of England base rate minus a *spread of -0.75%, and • for customers who are new to this product, an additional fixed boost of 1.10% AER for the first 3 months from the date the account is opened Existing OakNorth accounts will receive the variable tracker interest rate without the boost.

Interest rate without boost	Interest rate with boost (includes a temporary increase of 1.10% AER for first 3 months)
3.25% AER / 3.20% gross (variable)	4.35% AER / 4.27% gross (variable)

* spread in this document refers to the rate that is added or subtracted to 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.

Boost interest

The 3-month boost is available to customers who are new to this product only from the date the account is opened. A new to product customer is defined as someone who has never held an Easy Access Tracker savings account before.

After the 3-month boost period ends, the boost will be removed automatically and your interest rate will move to the standard Easy Access Tracker rate, which continues to follow the Bank of England base rate plus a spread.

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.

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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.

<table>
<tr>
<td>Can OakNorth change the interest rate?</td>
<td>
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.

The 1.10% AER boost is fixed for the 3-month boost period and will not change during that time. Once the boost period ends, it will be removed automatically. We'll notify you at least 14 days in advance of the boost being removed.
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<tr>
<td>What would the estimated balance be after 3 and 15 months based on a £1,000 deposit?</td>
<td>
With 3-month interest rate boost for new accounts:
<table>
<tr><th>Initial deposit at account opening</th><th>Balance after 3 months</th><th>Balance after 15 months (3 months with boost and 12 months without boost)</th></tr>
<tr><td>£1,000.00</td><td>£1,010.96</td><td>£1,043.81</td></tr>
</table>
Without interest rate boost:
<table>
<tr><th>Initial deposit at account opening</th><th>Balance after 12 months</th></tr>
<tr><td>£1,000.00</td><td>£1,032.50</td></tr>
</table>
These examples are for illustrative purposes only and are based on the current Bank of England base rate. They assume no further deposits or withdrawals, that interest is accrued daily and applied monthly, that any interest earned stays in the account, and that the Bank of England base rate does not change.

In addition, the “with 3-month boost” example assumes the boost applies for the full 3 months before reducing to the above non-boosted tracker.

These examples don’t take individual circumstances into account.
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<tr>
<td>How do I open and manage my account?</td>
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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.
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	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 £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 product includes a temporary introductory boost for new OakNorth accounts. After the boost period ends, the interest rate will reduce. This Summary Box highlights key product features. It's not a substitute for our full Terms and Conditions.

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