KEY PRODUCT INFORMATION/SUMMARY BOX

# FIXED TERM SAVINGS 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 Fixed Term accounts are right for you. You should read this document carefully, together with the General Terms & Conditions and Product Terms & Conditions for Fixed Term accounts, so you understand what you are buying, and then keep it safe for future reference.

| Account name | Fixed Term |
|---|---|

**What is the interest rate?**

| Term | Gross rate (%) | AER (%) |
|---|---|---|
| 6 Months (183 days) | 4.00 | 4.00 |
| 9 Months (274 days) | 4.25 | 4.25 |
| 12 Months | 5.16 | 5.16 |
| 15 Months (455 days) | 4.50 | 4.50 |
| 18 Months (548 days) | 4.75 | 4.75 |
| 24 Months | 5.21 | 5.21 |
| 30 Months (910 days) | 4.52 | 4.52 |
| 36 Months | 5.20 | 5.20 |
| 48 Months | 4.25 | 4.25 |
| 60 Months | 4.25 | 4.25 |

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 daily based on your balance and applied at maturity.

**Can OakNorth change the interest rate?**

No. The interest rate is fixed during the term, as outlined in the Terms and Conditions.

**What would the estimated balance be after 6, 9, 12, 15, 18, 24, 30, 36, 48 and 60 months* based**

| Term | Initial deposit at account opening | Balance after maturity* |
|---|---|---|
| 6 Months (183 days) | £1,000.00 | £1,020.05 |
| 9 Months (274 days) | £1,000.00 | £1,031.90 |

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Last updated: 02/11/2026
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>on a £1,000 deposit?</td>
<td>
<table>
<tr><td>12 Months</td><td>£1,000.00</td><td>£1,051.60</td></tr>
<tr><td>15 Months<br>(455 days)</td><td>£1,000.00</td><td>£1,056.40</td></tr>
<tr><td>18 Months<br>(548 days)</td><td>£1,000.00</td><td>£1,072.16</td></tr>
<tr><td>24 Months</td><td>£1,000.00</td><td>£1,106.91</td></tr>
<tr><td>30 Months<br>(910 days)</td><td>£1,000.00</td><td>£1,116.52</td></tr>
<tr><td>36 Months</td><td>£1,000.00</td><td>£1,164.25</td></tr>
<tr><td>48 Months</td><td>£1,000.00</td><td>£1,181.15</td></tr>
<tr><td>60 Months</td><td>£1,000.00</td><td>£1,231.35</td></tr>
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This example is for illustrative purposes only. It assumes no further deposits or withdrawals, daily interest accrual, that the account stays open for the full term, and that interest is applied at maturity. It doesn't take individual circumstances into account.
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<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. Sole applicants can apply via our website or app. Joint accounts can only be applied for via our website. A maximum of two account holders is allowed, and both holders must already be existing OakNorth Bank customers.
Once approved, you'll have 14 calendar days to fund your account. You'll need to add at least £1 to open it, and you can make multiple deposits during this 14-day window. After the 14-day window, no further deposits will be accepted, and your account will be automatically closed if no funds have been added.
You can deposit up to £500,000 into a single account (£1 million for joint accounts). However, the total amount you can hold across all your OakNorth accounts (excluding interest) is capped at £500,000 per person.
To manage your account, log in via the OakNorth web platform or app. Alternatively, you can contact us by email or phone.
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<td>Can I withdraw money?</td>
<td>
No, withdrawals are not allowed during the term of a Fixed Term account. We may, at our discretion, allow it in cases of hardship, which would require suitable documentary evidence.
We'll contact you at least 14 days before your maturity date to outline your options. Your maturity instructions will need to be provided by logging into the web or mobile app.
The options provided will allow you to:
a) Withdraw all or part of your account balance to your linked bank account
b) Reinvest all or part of your account balance into new OakNorth Savings
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| | |
|---|---|
| | product available at the time<br><br>Please refer to your maturity reminder emails for further information on your available options and how to provide your instructions.<br><br>If no instructions are received, the total balance – including interest – will be automatically transferred to an OakNorth Simple Saver account. For current rates, see our website. |
| Additional information | Interest will be paid gross, with no tax deduction. This is based on current tax laws, which may change.<br><br>The Annual Equivalent Rate (AER) shows the interest rate if paid and compounded annually.<br><br>This Summary Box highlights key product features. It's not a substitute for our full Terms and Conditions. |

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