Recognise Bank

Summary Box
1 Year Fixed Rate Account

Account name	1 Year Fixed Rate Account

Account name

Annual Interest		Monthly Interest	
Gross	AER	Gross	AER
4.35%	4.35%	4.27%	4.35%

Interest is calculated daily.

You can choose to have your interest paid monthly or annually.

If you choose to have your interest paid monthly, interest will be paid on the same date each month that you first paid money into your Account.

If you choose to have your interest paid annually, interest will be paid on the anniversary of the date you first paid money into your Account.

You can choose to have your interest paid into your 1 Year Fixed Rate Account, another Recognise Savings Account that you hold (subject to any specific conditions of that Account) or your Nominated Bank Account.

AER stands for Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded once a year.

Gross is the interest rate payable before tax is deducted.

Can Recognise change the interest rate?

No, the interest rate is fixed for 1 year (the Term) from the date your Initial Deposit is paid into your Fixed Account.

What would the estimated balance be at the end of the term of 12 months based on a £1,000 deposit?

Initial Deposit	Annual Interest		Monthly Interest	
	Interest Earned	Balance at the end of the Term	Interest Earned	Balance at the end of the Term
£1,000.00	£43.50	£1,043.50	£43.55	£1,043.55

The projection assumes that:

- Your Initial Deposit is paid into the Account when it is opened
- It is not a leap year
- No further deposits or withdrawals are made during the 1 year period
- Interest is credited to the Account

The projection is for illustrative purposes only and does not take into account your individual circumstances.

How do I open and manage my account?	To open an Account in either sole or joint names, you must be aged 18 or over and be a UK resident for tax purposes. The Account must be for your personal, not business, use. You can apply online through our website at www.recognisebank.co.uk or through our Secure Online System. You need to provide some personal details to open your Account. There is a minimum deposit of £1,000. You can hold a maximum of £85,000 across all Recognise Savings Accounts (subject to any specific conditions of that Account). You have 30 Calendar Days from your Account being opened to make your Initial Deposit and any subsequent deposits. You can view, access and manage your Account by using our Secure Online System. You can contact us by: • Emailing support@recognisesavings.co.uk • Logging in to our Secure Online System and sending us a Secure Message writing to us at Recognise Bank, RUBH-ZZBS-LYAE, PO Box 921, Wallsend, NE28 5EJ • Calling us on 0345 872 7888. We are open from 9.00am to 5:00pm, Monday to Friday and are closed on weekends and Bank Holidays.

How do I open and manage my account?	No, you can't make withdrawals out of your Account until the end of your Account's Term. We will write to you before the end of the Term of your Account to let you know what your options are. You can give us your instructions from 21 days before the end of your Term. You can withdraw your money into your Nominated Bank Account or transfer them into a new or existing Recognise Savings Account in your name (subject to any specific conditions of that Account). If we don't receive instructions from you we will move your money into a 1-Day Notice Account until we receive instructions from you. You'll earn interest at the then current rate for that Account, which may be lower.

Additional information	We reserve the right to withdraw this product from sale at any time. Please read this Summary Box in conjunction with the Terms and Conditions. The rates and information in this Summary Box are correct as at 9th October 2025.

Details correct as of 09 October 2025