Information sheet **Fixed Term Savings Account –**Issues 244 and 245



Know what your money will earn with a fixed interest rate for a set term

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Fixed Term Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Fixed Term Savings Account						
What is the	Issue		1 Year	1 Year issue 244		2 Year issue 245	
interest rate?	Balance		AER	Gross p.a	AER	Gross p.a	
	£1 – £99,999		4.05%	3.98%	3.90%	3.83%	
	£100,000 - £5,000,000		4.05%	3.98%	3.90%	3.83%	
	Interest is paid on a tiered basis from the date you open your account until the Maturity Date. This means you'll earn one rate on your entire account balance.						
	Interest is calculated daily and paid on the first business day of every month and on the Maturity Date. Interest will automatically be paid into your Fixed Term Savings Account. You can choose to have interest paid into another Nominated Account. This must be a Royal Bank of Scotland personal current or savings account with instant access (other than a cash ISA) held in your name at the same branch as your Fixed Term Savings Account.						
	If interest is paid into your Nominated Account, you can access it the following day.						
Can Royal Bank of Scotland change the interest rate?	No, the interest rate is fixed. This means that the rate will not change between the date you open your account and the Maturity Date.						
What would the estimated		Deposit at Fixed Term Start Date	Balance at	Maturity Date	Interest earned		
balance be at maturity based on a range of deposits?	1 Year issue 244	£10,000	£10,40		£405.34		
		£100,000	£104,0		£4,053.41		
	0.4	£250,000	£260,1		£10,133.53		
	2 Year issue 245	£10,000 £100,000	£10,79		£794.78		
		£250,000	£107,9 £269,8		£7,947.85 £19,869.62		
	These are only examples and do not take into account your individual circumstances. The examples assume that interest is paid into your Fixed Term Savings Account.						
How do I open	You can open a Fixed Term Savings Account if you're:						
and manage my	- a UK resident						
account?	- aged 16 years or over; and						
	Your account can be opened online or through our mobile app.						
	We will need your email address and mobile number to open your account.						
	You can manage your account online or on our mobile app.						
	Your balance at the Fixed Term Start Date must be at least £0.01 or it will be converted into a Primary Savings.						
	The Maximum Deposit is £5,000,000.						
	We will send you a certificate of deposit within 14 days of the Fixed Term Start Date.						
	Key dates:						
	Closing date to open		03 March 2025				
	Last date to make payments or withdrawals			21 March 2025 at 3.30pm			
	Fixed Term Start Date		24 March 2025				

Can I withdraw money?

You can withdraw money (in branch, online or by calling telephone banking) until 3.30pm on the last date to make payments or withdrawals. Partial withdrawals are not permitted after this time.

If you want to make a withdrawal after this time and before the Maturity Date, you must close your account by giving 35 days' written notice to your branch. An Early Closure Charge will be deducted from the balance of your account, except in the event of your non-voluntary redundancy or death.

The Early Closure Charge will be the lower of the amount of interest earned on your account or 90 days' interest.

The total amount you receive (including interest earned on your balance) will be no less than your deposit at the Fixed Term Start Date. For example, if you have earned 50 days' interest you will only be charged an Early Closure Charge equivalent to 50 days' interest. If you have earned 100 days' interest you will only be charged an Early Closure Charge equivalent to 90 days' interest.

The Early Closure Charge will be deducted from the balance of your Fixed Term Savings Account.

Reinvestment of your Fixed Term Savings Account

At the Maturity Date we'll automatically reinvest your deposit and any outstanding interest into a new Fixed Term Savings Account unless you tell us you want to opt out.

The interest rate for the new account may be higher or lower.

After your account is reinvested you'll be able to increase or reduce your balance during a set period. We'll send you more information on this closer to the time.

If you choose not to reinvest, your account will be converted into an Instant Saver Account on the Maturity Date (or if the Maturity Date is not a business day, the next business day) and your money can be accessed on the following day.

Please see Term 7 of the Fixed Term Savings Account Terms for more information.

Maturity key dates:	1 Year issue 244	2 Year issue 24	
Maturity Date	24 March 2026	24 March 2027	
We'll send you information on your options on or around			
14 days before this date			
Date by which you can opt out of reinvesting in a new	19 March 2026	19 March 2027	
Fixed Term Savings Account (the 'Opt Out Date')			
Date by which you can cancel your reinvested Fixed	23 April 2026	23 April 2027	
Term Savings Account without incurring an Early			
Closure Charge			
Date you can access your money if not reinvesting	25 March 2026	25 March 2027	

Additional

Definition

information

Annual Equivalent Rate (AER) shows the interest rate if interest is paid and compounded once each y

you to compare the rates of interest on different accounts.

each year. It helps you to compare the effective rates of credit interest on different accounts.

Compound interest is interest that is earned on interest that's already been paid.

Gross means the interest rate you are paid on your savings with no compounding.

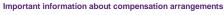
p.a. per annum (per year).

Tax-free. We pay all savings interest without the deduction of tax. You do not pay any UK tax on interest earned in ISAs.

You may have to pay tax on interest earned in non-ISA accounts depending on your Personal Savings Allowance.

The tax treatment may be subject to change in the future.

Note: Please note that these issues may be withdrawn early due to limited availability.





Your eligible deposits held by a UK establishment of the Royal Bank of Scotland are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered.

An FSCS information sheet and list of exclusions will be provided to you on an annual basis.

For further information about the compensation provided by the FSCS, refer to the FSCS website at **fscs.org.uk**

Protected

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Royal Bank of Scotland plc. Registered in Scotland No. 83026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.