

Information Sheet

1 Year Fixed Term Savings Account – ARI 842 (relating to maturing Issue 210, 808)

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	1 Year Issue 842					
interest rate?	Balance		AER		Gross p.a.	
	£1 - £99,999		3.90%		3.83%	
	£100,000 - £5,000,000		3.90%		3.83%	
	Interest is paid on a tiered basis from the date your account is reinvested 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. If you have chosen to have interest paid into a nominated account, this must be a Royal Bank of Scotland personal current or savings account with instant access (other than an instant access 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 balance be at maturity based on a range of deposits?	Deposit at date of fixed term start date	Balance at maturity		Interest	t earned	
	£10,000	£10389.80 £		£389.80	389.80	
	£100,000	£103897.95 £3897		£3897.9	.95	
	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 manage my account?	You can manage your account via online, mobile app, telephone or by visiting a branch. Your balance at the Fixed Term Start Date must be at least £0.01 or it will be converted into a Primary Savings Account. The Maximum Deposit is £5,000,000. We will send you a certificate of deposit within 14 days of the date of the fixed term start date.					
	Key dates:					
	Last date to make additional payments or withdrawals 30		30 December 2024	0 December 2024		
	Fixed Term Start Date		31 December 2024			

Can I withdrawals You can make additional payments or withdrawals ''. After this date partial withdrawals are not allowed. If you want to make additional payments or withdrawals'. After this date partial withdrawals are not allowed. If you want to make additional payments or withdrawals'. After this date partial withdrawals are not allowed. If you want to make additional payments or withdrawals'. After this date partial withdrawals are not allowed. If you want to make additional payments or withdrawals'. After this date partial withdrawals are not allowed. If you want to make additional payments or withdrawals'. After this date partial withdrawals for you 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 balance) will be no less than your balance at the date it was reinvested. For example, if you have earned 100 days' interest you will only be charged an early closure charge equivalent to 50 days' interest. The early closure charge will be daducted from the balance of your Fixed Term Savings Account. After this date partial with the partial with the partial with the pay and you with to you days' interest. The interest rate for the new account may be higher or lower. After this date for the new account will be oble to increase or reduce your balance with ell we'll send you more information on this closer to the time. If you choose not to reinvest, you account will be converted into a Primary Savings Account on the maturity date (or if th maturity date is not busines day, the heat busines day) and you money comey cance information. If you chose anot to rein						
If you want to make a withdrawal 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-valuntary 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 balance at the date it was reinvested. For example, if you have earned 100 days' interest you will only be charged an early closure charge equivalent to 90 days' interest. If you have earned 100 days' interest you will only be charged an early closure charge equivalent to 90 days' interest. Reinvestment of your Fixed Term Savings Account At the maturity date well automatically reinvest your deposit and any outstanding interest (unless you have chosen to have this poil into a nom line to a new Fixed Term Savings Account unless you tell us you want to apt out. The interest rate for the new occount 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 a Primary Savings 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 Terms Savings Account terms and the information sheet for more information. Maturity date 31 December 2025 Date	withdraw					
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Protected

Important information about compensation arrangements

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 UKs 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 www.FSCS.org.uk The Royal Bank of Scotland plc. Registered in Scotland No. SC083026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. Financial Services Firm Reference Number 114724. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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