

## PRODUCT SUMMARY

### Instant Access Personal Savings Account

This account helps you to build your savings whilst giving you easy access to your funds without notice.

This Product Summary should be read in conjunction with the Instant Access Personal Savings Account Terms & Conditions.

#### Account Features

- Deposit from £1 up to a maximum of £2 million.
- Interest is calculated daily at the Applicable Interest Rate. Interest will be applied to your Instant Access Personal Savings Account (the "Account") on a quarterly basis.
- You can withdraw any amount, from the Account, at any time.

| Summary Box                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                    |                          |      |                                              |                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|------|----------------------------------------------|-----------------------------------------|
| What is the Applicable Interest Rate?                                                                                                                                                                                                                                                               | <table><tr><th>Applicable Interest Rate</th><th>*AER</th></tr><tr><td>1.25%</td><td>1.25%</td></tr></table>                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                    | Applicable Interest Rate | *AER | 1.25%                                        | 1.25%                                   |
|                                                                                                                                                                                                                                                                                                     | Applicable Interest Rate                                                                                                                                                                                                                                                                                                                                                                                                                         | *AER                                                                                                                                                               |                          |      |                                              |                                         |
|                                                                                                                                                                                                                                                                                                     | 1.25%                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1.25%                                                                                                                                                              |                          |      |                                              |                                         |
| <p>Interest is calculated daily and is paid into the Account on the last calendar day of each quarter.</p> <p>* AER (Annual Equivalent Rate) shows the interest rate you would earn if interest were paid and compounded annually. It helps you compare savings accounts easily and accurately.</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                    |                          |      |                                              |                                         |
| Can Reliance Bank change the Applicable Interest Rate?                                                                                                                                                                                                                                              | <p><b>Yes</b>, the interest rate applied to your Account is variable.</p> <p><b>Should Reliance Bank Limited increase the interest rate</b>, the new rate will be applied to your account immediately and the details of the change will be published on our website the same day.</p> <p><b>Should the bank decrease the interest rate</b>, we will advise you in writing and give you at least 14 calendar days’ notice before the change.</p> |                                                                                                                                                                    |                          |      |                                              |                                         |
|                                                                                                                                                                                                                                                                                                     | What would the estimated balance be after 12 months based on a £1,000 deposit?                                                                                                                                                                                                                                                                                                                                                                   | <table><tr><td></td><th>Estimated balance in Account after 12 months</th></tr><tr><td>Instant Access Personal Savings Account</td><td>£1,012.56*</td></tr></table> |                          |      | Estimated balance in Account after 12 months | Instant Access Personal Savings Account |
|                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Estimated balance in Account after 12 months                                                                                                                       |                          |      |                                              |                                         |
| Instant Access Personal Savings Account                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                  | £1,012.56*                                                                                                                                                         |                          |      |                                              |                                         |
| <p>*This calculation is for illustration purposes only.</p> <p>*This example assumes there are no further deposits or withdrawals, changes to interest rates and interest is paid in the Account on the last working day of each quarter of the calendar year.</p>                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                    |                          |      |                                              |                                         |
| How do I open and manage my account?                                                                                                                                                                                                                                                                | <p>You can apply by completing the online savings application form, which can be found on our website.</p> <p>You can manage your account online via our digital banking portal or by telephoning our Customer Experience Team on 0207 395 5400.</p>                                                                                                                                                                                             |                                                                                                                                                                    |                          |      |                                              |                                         |
| Can I withdraw my                                                                                                                                                                                                                                                                                   | <p><b>Yes</b>, there is no limit to the number of withdrawals. You can withdraw any amount, from</p>                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                    |                          |      |                                              |                                         |

|              |                           |
|--------------|---------------------------|
| <b>money</b> | the Account, at any time. |
|--------------|---------------------------|

**Keeping your savings secure**

Reliance Bank Limited is covered by the Financial Services Compensation Scheme (FSCS). Eligible deposits are protected up to £85,000 per individual per bank. This means that if our bank were to fail and could not return your money, the FSCS may compensate you up to this limit. Not all deposits are eligible for FSCS protection; for more information on eligibility and exclusions, please visit [www.fscs.org.uk](http://www.fscs.org.uk).

**We are here to help**

If you would like to learn more about our savings accounts, our Customer Experience Team is available to provide you with information about our products. You can contact our Customer Experience Team on 0207 398 5400.