

# Summary Box

## 95 Day Notice Account - Issue 4

<b>Account name</b>	<b>95 Day Notice Account - Issue 4</b> <small>*The rate on this Personal 95 Day Notice Account will reduce from 4.70% to 4.45% AER from 11th March 2025.</small>
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<b>What is the interest rate?</b>	<b>Annual Interest</b>		<b>Monthly Interest</b>	
	<b>Gross</b>	<b>AER</b>	<b>Gross</b>	<b>AER</b>
	4.70%	4.70%	4.60%	4.70%
	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 95 Day Notice Account - Issue 4, 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.

<b>Can Recognise change the interest rate?</b>	Yes, the interest rate is variable.  We can vary the interest rate for any of the reasons that we set out in Part B of the Terms and Conditions, for example if the Bank of England Official Base Rate changes, if there is a change in market conditions, if the money market interest rates change, or to reflect an increase in costs of running the Account or where there is a change in regulation or legislation.
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<b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b>	<b>Annual Interest</b>		<b>Monthly Interest</b>		
	<b>Initial Deposit</b>	<b>Interest Earned</b>	<b>Balance at the end of the term</b>	<b>Interest Earned</b>	<b>Balance at the end of the term</b>
	£1,000.00	£47.00	£1,047.00	£46.98	£1,046.98

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 12 month period
- the interest rate does not vary during the 12 month period

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](http://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 can view, access and manage your account by using our Secure Online System.

You can contact us by:

- emailing [support@recognisesavings.co.uk](mailto: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.

### Can I withdraw money?

You must give us 95 days' notice before you can make a withdrawal. You can make a withdrawal by logging on to our Secure Online Account to request your withdrawal.

Withdrawals can be made to your Nominated Bank Account or another Recognise Savings Account that you hold (subject to any specific conditions of that Account).

### 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 19 February 2025.

Details correct as at 19 February 2025

Recognise Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 849404. You can check this on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register). Recognise Bank Limited incorporated in England and Wales. Company no. 10603119. Registered Office: Second Floor, Augustine House, London, EC2N 2HA.