

Summary Box

Key Product Information for our Instant Access Savings Accounts

Account Name	Savings Account Plus	Summit	Midas Gold	Junior Savings Account	Danske Discovery Savings Account	Danske eSaver	Danske Cash ISA
Interest Rates (AERs)	Variable rates. Refer to our 'Interest rates' leaflet for details.	Variable rates. Refer to our 'Interest rates' leaflet for details.	Variable rates. Refer to our 'Interest rates' leaflet for details.	Variable rates. Refer to our 'Interest rates' leaflet for details.	Variable rates. Refer to our 'Interest rates' leaflet for details.	Variable rates. Refer to our 'Interest rates' leaflet for details.	Variable rates. Refer to our 'Interest rates' leaflet for details.
Tax Status	Gross	Gross	Gross	Gross	Gross	Gross	Tax-free
Conditions for Bonus Payment	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Withdrawal Arrangements	Withdrawals can only be made using 24 Hour Telephone Banking or eBanking No notice period or penalties for withdrawal	No notice period or penalties for withdrawal	No notice period or penalties for withdrawal	Withdrawals of an amount up to the balance in your account can be made at your branch. Withdrawals of up to £1,000 per day can be made at any other branch of the Bank. No notice period or penalties for withdrawal	Withdrawals of an amount up to the balance in your account can be made at your branch. Withdrawals of up to £1,000 per day can be made at any other branch of the Bank. Withdrawals of up to £10 per week can be made at your School Bank. No notice period or penalties for withdrawal	Withdrawals can only be made using 24 Hour Telephone Banking or eBanking. You will receive interest for every month you do not make a withdrawal. If you make a withdrawal from your account, you will not be entitled to any interest on the balance in your account for the period of the calendar month during which you made the withdrawal.	No notice period or penalties for withdrawal
Access	-	Branch	Branch	Branch	Branch	-	Branch
	24 Hour Telephone Banking	24 Hour Telephone Banking	24 Hour Telephone Banking	-	-	24 Hour Telephone Banking	24 Hour Telephone Banking - account information only.
	eBanking, Danske Mobile and Tablet Bank Apps	eBanking, Danske Mobile and Tablet Bank Apps	eBanking, Danske Mobile and Tablet Bank Apps	-	eBanking, Danske Mobile and Tablet Bank Apps (if customer also has a Danske Discovery current account).	eBanking, Danske Mobile and Tablet Bank Apps	eBanking, Danske Mobile and Tablet Bank Apps

AER stands for 'annual equivalent rate' and shows what the yearly rate of interest would be, after considering how often interest is added to the account, and assuming no withdrawals are made. As every advertisement for a savings product that pays interest will quote an AER, you will be able to compare more easily what return you can expect from your savings over time.

The gross interest rate is the rate of interest we pay. We do not deduct tax from the interest. Depending on your personal circumstances, you may have to pay tax on your interest. There are more details on our website at www.danskebank.co.uk/savingsrates.

Tax-free means that interest is paid free from income tax. This position may change in the future.

You must have a Danske Bank current account to open a Savings Account Plus.

Terms and Conditions are available on our website or from any of our branches.

You must register for 24 Hour Telephone Banking and eBanking to transact on your account using these services. You will be required to maintain a service account for the duration of a Danske Fixed Term Deposit Account. This is an account from our current account range, a Midas Gold Account or a Summit Account.

24 Hour Telephone Banking and eBanking services may be temporarily unavailable when we are carrying out routine maintenance. Parental consent is required for customers under 16 who wish to register for eBanking.

Not all of the facilities offered through Our 24 Hour Telephone Banking and eBanking services are applicable to savings accounts.

We may record or monitor calls to confirm details of our conversations, for your protection, to train our staff and to maintain the quality of our service. Call charges may vary, please contact your phone company for details.

You must be registered for and logged into eBanking using your Access ID to be able to use Danske Mobile Bank and Danske Tablet Bank Apps. Danske Mobile Bank App is only available on Apple iOS, Android devices and Windows phones. Danske Tablet Bank App is available for Apple iOS and Android devices. You will not be able to download the Apps if you are under 13. If you are aged 13 to 18, you will be required by Apple (for the App store) Microsoft (for Windows Store) or Google (for Google Play) to get your parent's or guardian's permission to download the App. Payments made outside the UK are governed by the law that applies where the payment is made.

Summary Box

Key Product Information for our Medium to Long Term Savings Accounts

Account Name	Danske Fixed Term Deposit	Danske Junior Cash ISA
Interest Rates (AERs)	Fixed rates. Rates can change daily, please ask at any Danske Bank branch in Northern Ireland for details.	Variable rates. Refer to our 'Interest rates' leaflet for details.
Tax Status	Gross	Tax-free
Conditions for Bonus Payment	Not applicable	Not applicable
Withdrawal Arrangements	<p>Withdrawals can normally only be made on the account maturity date.</p> <p>If you need to make a withdrawal or close the account before the end of the fixed term then you can apply to do so. We will normally only agree to such a request in special circumstances. If we agree to your request then, depending on the investment term of your account, you may also be required to serve a notice period before you make the withdrawal or close the account. An administration fee and early withdrawal charge, calculated at the time of the withdrawal, will apply.</p> <p>This may result in you not achieving the published fixed interest rate. Please see the account Terms and Conditions for full details.</p>	<p>Withdrawals are not permitted from the Junior Cash ISA.</p> <p>The account holder will be able to make a withdrawal once they reach age 18 and the Junior Cash ISA rolls over into an adult ISA.</p>
Access	Branch	Branch
	-	-
	-	eBanking, Danske Mobile and Tablet Bank Apps - account information and subscriptions only.

AER stands for 'annual equivalent rate' and shows what the yearly rate of interest would be after considering how often interest is added to the account, and assuming no withdrawals are made. As every advertisement for a savings product that pays interest will quote an AER, you will be able to compare more easily what return you can expect from your savings over time.

The gross interest rate is the rate of interest we pay. We do not deduct tax from the interest. Depending on your personal circumstances, you may have to pay tax on your interest. There are more details on our website at www.danskebank.co.uk/savingsrates.

Tax-free means that the interest is paid free from income tax. This position may change in the future.

You must have a Danske Bank current account to open a Savings Account Plus.

Terms and Conditions are available on our website or from any of our branches.

You must register for 24 Hour Telephone Banking and eBanking to transact on your account using these services. You will be required to maintain a service account for the duration of a Danske Fixed Term Deposit Account. This is an account from our current account range, a Midas Gold Account or a Summit Account.

24 Hour Telephone Banking and eBanking services may be temporarily unavailable when we are carrying out routine maintenance. Parental consent is required for customers under 16 who wish to register for eBanking.

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Correct as at 04/2016