

## Summary Box

Danske Bank

Account name	Danske Instant Access	
<b>What is the interest rate?</b>	Current interest rate	
	Balance	Gross/AER
	All credit balances	1.40%
	Interest rate with effect from 9 June 2025	
	Balance	Gross/AER
All credit balances	1.30%	
<b>Can Danske Bank change the interest rate?</b>	<ul style="list-style-type: none"><li>• Interest is calculated daily and paid into your account at the end of October each year.</li></ul>	
	<ul style="list-style-type: none"><li>• Yes, this rate is variable. We can increase or decrease the credit interest rate for any of the reasons set out in the General Terms and Conditions - Personal Banking. For more information, refer to Clause 16.2.</li></ul>	
	<ul style="list-style-type: none"><li>• We'll give you 2 months' notice of any reductions to the credit interest rate, allowing you to review your savings options.</li><li>• We may increase the credit interest rate immediately and advise you on your next statement.</li></ul>	

**What would the estimated balance be after 12 months based on a £1,000 deposit?**

Initial deposit at account opening	Estimated interest earned after 12 months	Estimated balance after 12 months
£1,000.00	£14.00	£1,014.00

This estimate is for illustration only and assumes that:

- no further deposits or withdrawals are made;
- there is no change to the interest rate; and
- interest is added to the account at the end of the 12 month period.

**How do I open and manage my account**

- You must be at least 18 years old.
- You can open your account in branch, by phone or, if you are registered, using Mobile Banking.
- A joint Danske Instant Access account can't be opened using Mobile Banking.
- You can amend any other adult instant access savings account you hold in Danske Bank (excluding a Cash ISA) to a Danske Instant Access account by phone or in branch.
- You can access your account in branch, by phone, by writing to us, or by using eBanking or Mobile Banking (if you have registered for these services).

	<ul style="list-style-type: none"><li>• You can open and maintain the account with as little as £1. If you don't make an account opening deposit, we'll send you reminders by text message and may close the account if the deposit isn't made.</li><li>• There is no maximum amount of funds you can hold in the account.</li><li>• We'll send you a paper statement at least every 6 months unless you've asked to receive them electronically with eBanking. You can ask to change to electronic statements at any time using <a href="https://danskebank.co.uk/gopaperless">danskebank.co.uk/gopaperless</a>.</li></ul>
<b>Can I withdraw money?</b>	<ul style="list-style-type: none"><li>• Yes. You can withdraw money:<ul style="list-style-type: none"><li>• at any of our branches in cash, or</li><li>• by using eBanking or Mobile Banking (if you have registered for these services).</li></ul></li><li>• Some withdrawal limits may apply, depending on the service you are using. Take a look at our payment table for everything you need to know.</li></ul>

## Additional information

- Interest is paid 'gross'. This means that we do not deduct tax from the interest we pay. Depending on your personal circumstances, you may have to pay tax on your interest.
- AER means 'annual equivalent rate'. It tells you how much interest you'd earn if you put money in an account and left it there for a full year. It includes how often the interest is paid and assumes any interest paid during that year is added to the balance and earns interest.
- This account is not suitable for day-to-day banking.
- Rate correct as at 25/03/2025.

**The information provided in this summary box includes the key features of the account only and is not intended to be a substitute for reading the terms and conditions that apply to the account.**