

Summary Box

Danske Bank

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|-----------------------------------|--|------------------|
| Account name | Danske Notice Account | |
| What is the interest rate? | Current interest rate | |
| | Balance | Gross/AER |
| | All credit balances | 3.00% |
| | Interest is calculated daily and paid into your account at the end of October each year. | |

Can Danske Bank change the interest rate?

- 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.
- We'll advise of any reductions to the credit interest rate 109 calendar days' before the change takes place (this provides you with 14 days' notice, plus the required 95 days needed for completion of a withdrawal, if you wish to move your funds). We'll send you a reminder 14 days before the change takes effect. Where we hold an email address for you, we'll send this notice using email, otherwise we'll send a letter.
- We may increase the credit interest rate immediately and advise you on your next statement.

What would the estimated balance be after 12 months based on a £2,000 deposit?

| Initial deposit at account opening | Estimated interest earned after 12 months | Estimated balance after 12 months |
|------------------------------------|---|-----------------------------------|
| £2,000.00 | £60.00 | £2,060.00 |

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

Eligibility:

- You must be at least 18 years old.
- If you are a new customer to Danske Bank you need to be a resident in Northern Ireland.
- If you are an existing customer, you need to be a resident in the United Kingdom

How to open the account:

- You can open your account in branch, by phone, using Mobile Banking (if you are registered for this service) or by completing the webform on Our website at danskebank.co.uk/noticeaccount and following the instructions to submit the completed form to Us.
- A Joint Danske Notice 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 Notice Account by phone or in branch.
- A minimum deposit of £2,000 is required to open the account. If you don't make this account opening deposit, we'll send you reminders by text message and may close the account if the deposit isn't made.
- You can only hold one account. This can be in your sole name or in joint names with someone else.

Managing the account:

- The maximum balance you can have in the account is £250,000, with the exception of credit interest.
- 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).
- 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 danskebank.co.uk/gopaperless.

Can I withdraw money?

- Yes, withdrawals can be made by giving us 95 days' notice. Where the 95th day does not fall on a Business Day, the withdrawal will be completed on the next Business Day. You cannot withdraw your funds earlier than this.
- All withdrawals must be by electronic transfer to another account. You cannot withdraw cash.
- You can provide notice to make a withdrawal in Branch, by eBanking, by Mobile Banking or by phone. 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.
- Where you provide us with a mobile number, we will send you a text message confirming acceptance of your withdrawal request and again on completion of your withdrawal at the end of the notice period.

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 26/06/2025.

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.