Summary Box

Danske Bank

Account name	Danske Fixed Term Deposit				
What is the interest rate?	Term	Balance	Gross/AER	Balance	Gross/AER
	1month	£5,000 -£249,999	1.20%/1.21%	£250,000 and over	1.20%/1.21%
	2months	£5,000 -£249,999	1.20%/1.21%	£250,000 and over	1.20%/1.21%
	3months	£5,000 -£249,999	2.60%/2.63%	£250,000 and over	2.60%/2.63%
	4months	£5,000 -£249,999	2.60%/2.62%	£250,000 and over	2.60%/2.62%
	6months	£5,000 -£249,999	3.25%/3.28%	£250,000 and over	3.25%/3.28%
	9months	£5,000 -£249,999	3.50%/3.52%	£250,000 and over	3.50%/3.52%
	1year	£5,000 -£249,999	3.85%/3.85%	£250,000 and over	4.00%/4.00%
	2years	£5,000 -£249,999	4.15%/4.06%	£250,000 and over	4.15%/4.06%
	3years	£5,000 -£249,999	4.50%/4.31%	£250,000 and over	4.50%/4.31%
	4years	£5,000 -£249,999	4.35%/4.09%	£250,000 and over	4.35%/4.09%
	5years	£5,000 -£249,999	4.40%/4.05%	£250,000 and over	4.40%/4.05%

	• Interest is calculated on a daily basis at the agreed rate and is paid into your account on the maturity date. • Interest is paid on a tiered basis, which means you will earn one rate on your entire account balance. That rate depends on the total balance. • If your existing Term is not shown in the table above, please refer to your agreement document for further information. If you have any queries, you can contact your relationship manager or branch.

Can Danske Bank change the interest rate?	• Interest rates payable on Danske Fixed Term Deposit Accounts are fixed at the date of receipt of the initial lodgement for the term. This means the interest rate won't change during the term.

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

Term	Initial deposit at account opening	Projected balance at end of fixed term
6 months	£5,000.00	£5,081.25
6 months	£250,000.00	£254,062.50
1 year	£5,000.00	£5,192.50
1 year	£250,000.00	£260,000.00
5 years	£5,000.00	£6,100.00
5 years	£250,000.00	£305,000.00

These projections are provided for illustration only and assume that:

- no withdrawals are made;
- interest is added to the account at the end of the term.

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 or in your own name using eBanking (if you have registered for this service). • You must have and maintain a service account for the duration of the Danske Fixed Term Deposit Account, which can be one of our personal current accounts or instant access savings account (excluding Cash ISA). • The fixed terms available at a branch, or by phone are: a) 1, 2, 3, 4, 6, 9 months; or b) 1, 2, 3, 4, 5 years; • The fixed terms available online using eBanking are: c) 6, 9 months; d) 1 ,2, 3, 4, 5 years; • The minimum deposit required to open an account is £5,000. There is no maximum amount of funds you can deposit when opening an account in branch or by phone, however, if you open an account using eBanking the maximum deposit is £1,000,000.

	• Deposits must be made in cleared funds from your service account and are only accepted on the date that the account is opened or by close of business on the business day before the maturity date if the account is rolled over for another term. Further deposits cannot be made to the account during the term, but you can open more than one account. **Managing the account:** • You can arrange for your investment (including or excluding any interest earned) to automatically rollover into a new Danske Fixed Term Deposit at the end of the term at the interest rate applicable at the time. • You can amend the maturity instructions for your account in branch, by phone and using eBanking (if you are registered for this service). Any instructions must be received by close of business on the business day before the maturity date. You can also amend the maturity instructions by sending us a secure message in eBanking or Mobile Banking (If you are registered for these services). Any instructions must be received 5 business days prior to the maturity date to ensure we can action your request.

	• 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?	• Withdrawals can normally only be made on the maturity date. • This account is designed to hold your savings for a fixed time period. In exceptional circumstances, you may apply to close the account or make an early withdrawal before the maturity date. If the bank approves your application, the account will be closed (or the withdrawal will be made from the account) on the date the application is approved. • In the event of the death of the account holder, the account may be closed. • At the end of the term, we will transfer the funds plus interest earned to your service account unless you instruct us otherwise.

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 stands for '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. • Rate correct as at 20/10/2026.

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.