Summary Box

Danske Bank

<table>
<tr><th>Account name</th><th>Junior Savings Account</th></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><td>Balance</td><td>Gross/AER</td></tr>
<tr><td>All credit balances</td><td>3.65%</td></tr>
</table>

Interest is calculated daily and paid into your account at the end of October each year.
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<tr><td>Can Danske Bank change the interest rate?</td><td>

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 give you 2 months’ notice of any reductions to the credit interest rate, allowing you to review your savings options.
We may increase the credit interest rate immediately and advise you on your next statement.

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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	£36.50	£1,036.50

This estimate is for illustration 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	**The Junior Savings Account is suitable for a child aged 7 years and under, opened by an adult saving on their behalf.** • The child must be aged 7 years or under. • The adult is the account holder, holding the funds on trust for the child. • If the adult opening the account is a new customer to Danske Bank, they must be a permanent resident in Northern Ireland, and the child must be a permanent resident in the UK. • If the adult opening the account to save on behalf of the child is an existing Danske Bank customer, the adult and child must be permanent residents in the UK. **How to open the account?** • The account can be opened in Branch. • Or, if the adult opening the account is a parent or legal guardian and an existing Danske Bank customer, they can open the account online.

	What happens at age 8 years when the child is no longer eligible for a Junior Savings Account? • The Junior Savings Account will automatically change to a Danske Discovery Savings Account at age 8. We will write to the adult account holder before this happens. The Danske Discovery Savings Account pays the same rate of interest as the Junior Savings Account. • The Danske Discovery Savings account will remain in the name of the adult for the benefit of the child until the adult requests the account to be transferred into the child's sole name or the child turns age 18, whichever happens first. The account will automatically amend into the child's name at age 18.

	Options for operating the account: • Open and maintain the account with as little as £1. • There is no maximum amount of funds which can be held in the account. • The adult can access the account in branch, by phone, by writing to us, or by using eBanking or Mobile Banking (if they are registered for these services). • We'll send the adult a paper statement at least every 6 months unless you've asked to receive your statements electronically with eBanking. You can ask to change to electronic statements at any time using danskebank.co.uk/gopaperless. **If you hold a Junior Savings Account saving on behalf of a child, opened before July 2021, where the child is no longer eligible, please contact one of our Branches and we can discuss your options and arrange to do amend the account for you.**

Can I withdraw money?	Yes. Money can be withdrawn by the account holder: • using eBanking or Mobile Banking (if the account holder is registered for these services). • in one of our branches. Some withdrawal limits may apply, depending on the service you are using. Take a look at our payment table at danskebank.co.uk/docs for everything you need to know.
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' and illustrates what the interest rate would be if interest was paid and compounded (paid on the total balance including previous interest) once each year. This account is not suitable for day-to-day banking. Rate correct as at 17/11/2026.

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.