

## Special Terms and Conditions - Personal Savings Accounts (on sale)

Effective Date 13 March 2019

### Junior Savings Account

These Special Terms and Conditions are in addition to the General Terms and Conditions - Personal Accounts. Unless otherwise stated where any Special Terms and Conditions are not consistent with the General Terms and Conditions then the Special Terms and Conditions will apply to the extent of that inconsistency in relation to the relevant Account.

#### Definitions

In these Special Terms and Conditions for Junior Savings Accounts the following definitions will apply in addition to the definitions set out in the General Terms and Conditions - Personal Accounts:

“**Adult**” means any person who is aged over 18 years old and who is the Account Holder;

“**Child**” means the Account Holder if the Account Holder is aged between 7 and 10 years old or the person (aged 10 years or under) for whose benefit the Account is opened if the Account Holder is an Adult.

#### 1. Applications

Applications to open an Account can be made by completion of the necessary application form(s).

#### 2. Opening an Account

2.1 An Account may be opened either:

- (a) in the sole name of a Child aged 7 and over, up to age 10; or
- (b) in the sole name of an Adult for the benefit of a Child up to 10 years old.

Once the Child has reached his/her 11<sup>th</sup> birthday You will no longer be eligible to open or hold the Account.

2.2 If the Account is opened in the sole name of a Child then the Child is the Account Holder. A Child must be at least 7 years old to open an Account in his/her sole name.

2.3 If the Account is opened in the name of an Adult for the benefit of a Child then the Adult is the Account Holder. The Account Holder in these circumstances is deemed to hold the monies in the Account in trust for

the Child and the Bank will accept instructions in relation to the Account only from the Account Holder. The Bank will not be obliged to enquire into the purpose for which any sum or sums withdrawn are required or used.

2.4 You may remain entitled to the Account until the Child's 11<sup>th</sup> birthday at which time You will no longer be eligible for the Account. If, at this time, We have not received instructions regarding the balance in the Account from You, We may close the Account giving You at least two months' notice or transfer any balance in the Account to a Danske Discovery Savings Account which We may open in Your name. The terms and conditions which apply to Your new account will be advised to You when We open the account for You.

2.5 A minimum balance of £1 (one pound sterling) is required to open and maintain an Account.

#### 3. Payments from the Account

Withdrawals of an amount up to the balance in Your Account can be made at Your Branch. Withdrawals of up to £1,000 (one thousand pounds sterling) per day (subject to funds available in Your Account) can be made at any other Danske Bank Branch in Northern Ireland, on presentation of suitable proof of identity which should bear the signature of the Account Holder.

#### 4. Interest

Credit Interest is payable as set out in Our 'Interest rates' leaflet. You can compare Our savings accounts on Our Website or by requesting information from Your Branch.

#### 5. eBanking

If the Account is opened in the name of an Adult for the benefit of a Child, then the Adult may operate the Account using Our eBanking Service, subject to the Special Terms and Conditions for that service. Details are available on request. Not all of the facilities offered through Our eBanking services are applicable to

savings accounts. Our eBanking Service is subject to periods of routine maintenance.

#### 6. Using the Services of a Third Party Provider to access the Account

The Account is accessible online. Where You are registered for eBanking, You can use TPP services.

These Terms and conditions supersede any previously issued Terms and Conditions for these products.

Copies of the General Terms and Conditions - Personal Accounts and any Special Terms and Conditions which apply to an Account or Service may be accessed and viewed via our Website and can be printed out by clicking on the PRINT button on the appropriate page on Our Website; or obtained by asking for a copy at Your Branch or by phoning Your Branch.

**This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.**