

# Time deposit accounts factsheet

## What is a Time Deposit?

Benefit from a fixed interest rate for an agreed term with interest paid upon maturity.

| Summary                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                             |                             |                             |                             |                             |
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| Account name                                                                                                                                                                                                                                                               | Time Deposit (GBP)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                             |                             |                             |                             |                             |
|                                                                                                                                                                                                                                                                            | 35 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2 months                    | 3 months                    | 6 months                    | 9 months                    | 12 months                   |
| What's the interest rate?                                                                                                                                                                                                                                                  | 3.03% AER/<br>Gross (Fixed)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3.14% AER/<br>Gross (Fixed) | 3.21% AER/<br>Gross (Fixed) | 3.50% AER/<br>Gross (Fixed) | 3.61% AER/<br>Gross (Fixed) | 3.73% AER/<br>Gross (Fixed) |
|                                                                                                                                                                                                                                                                            | Interest's calculated daily and paid on maturity. The rates displayed are for illustration purposes only and subject to change. The exact rate will be confirmed prior to entering into any agreement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                             |                             |                             |                             |
| Can Santander change the interest rate?                                                                                                                                                                                                                                    | No, this is a fixed rate account. This means the interest rate stays the same while the account's open.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                             |                             |                             |                             |
| If I deposit £50,000, what might I get at the end?                                                                                                                                                                                                                         | £50,145.27                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | £50,261.67                  | £50,401.25                  | £50,875.00                  | £51,353.75                  | £51,865.00                  |
| How do I open and manage my account?                                                                                                                                                                                                                                       | <b>Opening and managing your account</b><br>To open or give instructions for this account, please speak to your relationship team.<br>There aren't limits to how many Time Deposit Accounts you can have.<br><b>Deposits</b><br>Minimum opening deposit is £50,000. There's no maximum opening deposit limit.<br>Once you've made your first deposit, no other deposits will be allowed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                             |                             |                             |                             |                             |
| Can I take money out?                                                                                                                                                                                                                                                      | You can't take money out or close the account during the term.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                             |                             |                             |                             |                             |
| More information                                                                                                                                                                                                                                                           | <p>Interest's paid once the Time Deposit Account has matured. The maturity will only take place on a working day. A working day means any day other than a Saturday, Sunday or a public holiday in England. If the maturity date falls on a non-working day, then the maturity will take place on the next working day.</p> <p>We'll tell you up to 14 days before your account matures. We'll also share your options and ask what you want to do. If we have not received instructions from you, we may place the deposit in a new Fixed Term Deposit of 35 days. If the end of the deposit falls on a non-Working Day, the term will end on the Working Day before that.</p> <p>The interest rate on the 35 day Fixed Term Deposit will be the prevailing rate on the day your previous Fixed Term deposit matures.</p> <p><b>For sole traders and individual partnerships</b></p> <p>If the total amount of interest you get is more than your personal savings allowance, you might have to pay tax at the applicable rate. This gets paid directly to HM Revenue &amp; Customs. To find out more, please visit gov.uk and search 'personal savings allowance'.</p> <p>Please speak to your relationship team for more details.</p> |                             |                             |                             |                             |                             |
| The gross rate's the interest rate we'll pay you before income tax has been taken off. AER stands for annual equivalent rate. This shows what the interest rate would be if we paid interest and added it to your account each year. Information correct as at 12/06/2025. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                             |                             |                             |                             |                             |

| Account name                                                                                                                                                                                                                                                               | Time Deposit (USD)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                             |                             |                             |                             |
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|                                                                                                                                                                                                                                                                            | 35 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 months                    | 3 months                    | 6 months                    | 9 months                    | 12 months                   |
| What's the interest rate?                                                                                                                                                                                                                                                  | 3.06% AER/<br>Gross (Fixed)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 3.15% AER/<br>Gross (Fixed) | 3.24% AER/<br>Gross (Fixed) | 3.54% AER/<br>Gross (Fixed) | 3.67% AER/<br>Gross (Fixed) | 3.80% AER/<br>Gross (Fixed) |
|                                                                                                                                                                                                                                                                            | Interest's calculated daily and paid on maturity. The rates displayed are for illustration purposes only and subject to change. The exact rate will be confirmed prior to entering into any agreement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                             |                             |                             |                             |                             |
| Can Santander change the interest rate?                                                                                                                                                                                                                                    | No, this is a fixed rate account. This means the interest rate stays the same while the account's open.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             |                             |                             |                             |                             |
| If I deposit \$50,000, what might I get at the end?                                                                                                                                                                                                                        | \$50,148.75                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | \$50,271.25                 | \$50,410.63                 | \$50,897.29                 | \$51,395.36                 | \$51,926.39                 |
| How do I open and manage my account?                                                                                                                                                                                                                                       | <b>Opening and managing your account</b><br>To open or give instructions for this account, please speak to your relationship team.<br>There aren't limits to how many Time Deposit Accounts you can have.<br><b>Deposits</b><br>Minimum opening deposit is \$50,000.<br>Once you have made your first deposit, no other deposits will be allowed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                             |                             |                             |                             |
| Can I take money out?                                                                                                                                                                                                                                                      | You can't take money out or close the account during the term.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                             |                             |                             |                             |                             |
| More information                                                                                                                                                                                                                                                           | <p>Interest's paid once the Time Deposit has matured and the maturity will only take place on a working day. A working day means any day other than a Saturday, Sunday or a public holiday in England. If the maturity date falls on a non-working day, then the maturity will take place on the next working day.</p> <p>We'll tell you up to 14 days before your account matures. We'll also share your options and ask what you want to do. If we have not received instructions from you, we may place the deposit in a new Fixed Term Deposit of 35 days. If the end of the deposit falls on a non-Working Day, the term will end on the Working Day before that.</p> <p>The interest rate on the 35 day Fixed Term Deposit will be the prevailing rate on the day your previous Fixed Term deposit matures.</p> <p><b>For sole traders and individual partnerships</b></p> <p>If the total amount of interest you get is more than your personal savings allowance, you might have to pay tax at the applicable rate. This gets paid directly to HM Revenue &amp; Customs. To find out more, please visit gov.uk and search 'personal savings allowance'.</p> <p>Please speak to your relationship team for more details.</p> |                             |                             |                             |                             |                             |
| The gross rate's the interest rate we'll pay you before income tax has been taken off. AER stands for annual equivalent rate. This shows what the interest rate would be if we paid interest and added it to your account each year. Information correct as at 12/06/2025. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                             |                             |                             |                             |                             |

| Account name                                                                                                                                                                                                                                                               | Time Deposit (EUR)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                             |                             |                             |                             |
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| What's the interest rate?                                                                                                                                                                                                                                                  | 1.00% AER/<br>Gross (Fixed)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1.15% AER/<br>Gross (Fixed) | 1.35% AER/<br>Gross (Fixed) | 1.61% AER/<br>Gross (Fixed) | 1.60% AER/<br>Gross (Fixed) | 1.61% AER/<br>Gross (Fixed) |
|                                                                                                                                                                                                                                                                            | Interest's calculated daily and paid on maturity. The rates displayed are for illustration purposes only and subject to change. The exact rate will be confirmed prior to entering into any agreement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                             |                             |                             |                             |                             |
| Can Santander change the interest rate?                                                                                                                                                                                                                                    | No, these are fixed rate accounts. This means the interest rate stays the same while the account's open.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                             |                             |                             |                             |                             |
| If I deposit €50,000, what might I get at the end?                                                                                                                                                                                                                         | €50,048.61                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | €50,099.03                  | €50,171.09                  | €50,408.09                  | €50,608.33                  | €50,816.18                  |
| How do I open and manage my account?                                                                                                                                                                                                                                       | <b>Opening and managing your account</b><br>To open or give instructions for this account, please speak to your relationship team.<br>There aren't limits to how many Time Deposit Accounts you can have.<br><b>Deposits</b><br>Minimum opening deposit is €50,000.<br>Once you have made your first deposit, no other deposits will be allowed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                             |                             |                             |                             |
| Can I take money out?                                                                                                                                                                                                                                                      | You can't take money out or close the account during the term.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                             |                             |                             |                             |                             |
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| The gross rate's the interest rate we'll pay you before income tax has been taken off. AER stands for annual equivalent rate. This shows what the interest rate would be if we paid interest and added it to your account each year. Information correct as at 12/06/2025. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                             |                             |                             |                             |                             |