

# Key Product Information

## Personal Fixed Rate Accounts

### Interest Paid Annually



This document provides important information to help you to decide whether our Fixed Rate Accounts are right for you. You should read this document carefully and keep it safe for future reference. The information provided below is a summary of the key features of the savings account and is not intended to be a substitute for reading the Terms and Conditions that apply to the account.

## Summary Box

### 5 Year Fixed Rate Deposit – Annual Interest (Issue 5)

Product	Balance	Gross <sup>1</sup> Annual Interest Rate	AER <sup>2</sup>
5 Year Fixed Rate Deposit – Annual Interest (Issue 5)	£1,000 - £250,000	4.50%	4.50%

Interest is calculated daily and is withdrawn to your nominated account annually. This withdrawal will take place on the anniversary of your initial deposit.

We will not deduct tax automatically from the interest we pay on money in your account. It is your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC). Please refer to the HMRC website for further details.

<sup>1</sup> Gross is the interest rate without the deduction of income tax.

<sup>2</sup> AER is the Annual Equivalent Rate and it illustrates what the interest rate would be if interest was paid and compounded once a year.

#### 1. Can DF Capital change the interest rate?

No. The interest rate is fixed and will not change for the term of the product.

We guarantee to pay the interest rates shown provided the minimum deposit amount is paid into the account within 14 calendar days of the account being opened.

#### 2. What would the estimated interest earned be after 12 months based on a £1,000 deposit?

Product	Deposit at Account Opening	Balance after 12 Months
5 Year Fixed Rate Deposit – Annual Interest (Issue 5)	£1,000.00	£1,045.00

These are for illustration only and do not take into account your individual circumstances.

The examples assume that funds are cleared in your account on the day your account is opened and no further deposits or withdrawals are made.

### 3. How do I open and manage my account?

Accounts can be opened online at [www.dfcapital.bank/savings](http://www.dfcapital.bank/savings).

These accounts are only open to individuals of 18 years and above, resident in the UK and liable to pay tax only in the UK. Please notify us immediately if you are no longer only liable for UK tax.

The minimum deposit amount is £1,000 and the maximum is £250,000.

The maximum deposit balance that you can hold with us across all savings accounts is £250,000.

Customers must fund the accounts within 14 days of account opening and there is no limitation on the number of deposits made into your account during that period. After this time, we cannot accept additional deposits during the term of the deposit.

You will need the account number and sort code of a UK current account on which you are named as an account holder. This 'nominated account' must be used as the source of any money deposited with us and will also be used as the destination account of any funds withdrawn.

Once open, you can manage your account online, ([www.dfcapital.bank/savings](http://www.dfcapital.bank/savings)), by email ([savings@dfcapital.bank](mailto:savings@dfcapital.bank)), or by telephone (0330 094 0162).

Statements are issued annually, or can be downloaded at any time from your online account.

### 4. Can I withdraw money?

No withdrawals, transfers or closures are permitted during the term of the product.

We will write to you 30 days before your account matures to tell you about the options available to you at the end of your term. If we do not receive instructions from you, your funds will be automatically transferred to an interest bearing account.

### 5. Additional information

If you change your mind within 14 days of opening your account, we will close your account without any penalty or notice.

Please note that we may withdraw the availability of these products at any time without notice.

We will contact you approximately 30 days before the maturity date to advise you of your options and to ask for your maturity instructions. You will also receive a reminder from us approximately 14 days before the maturity date.

Your eligible deposits with DF Capital are protected up to a total of £120,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered. For further information about the compensation provided by the FSCS, please refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

