

Key Product Information

Easy Access Account



This document provides important information to help you to decide whether our Easy Access 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

Easy Access Account (Issue 2)

Product	Balance	Gross ¹ Monthly Interest Rate	AER ²
Easy Access Account (Issue 2)	£1,000 -£250,000	4.17%	4.25%

Interest is calculated daily on the end of day balance and applied to the account on the first day of every subsequent month. If a withdrawal request has been made, interest will be calculated on the total amount until, but not including, the day of the withdrawal.

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.

¹ Gross is the interest rate without the deduction of income tax.

² 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?

Yes. The interest rates are variable and can be increased or decreased as outlined in our Personal Savings Terms and Conditions (available on our website www.dfcapital.bank/savings).

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

Product	Deposit at Account Opening	Balance after 12 Months
Easy Access Account (Issue 2)	£1,000	£1,042.50

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.

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.

Customers must fund the accounts within 14 days of account opening.

The minimum balance is £1,000 and the maximum amount is £250,000. The maximum deposit balance that you can hold with us across all savings accounts is £250,000. The minimum deposit amount is £1,000 and there is no limitation on the number of deposits made into your account.

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), by email (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?

Yes, you can make unlimited withdrawals. Your funds will be received the same working day if the withdrawal request is received before 4:30pm. If your withdrawal request is received after 4:30pm or on a non working day, your request will be processed the next working day.

There is a minimum withdrawal amount of £1,000 unless your account balance is lower, in which case you can only withdraw the whole balance.

Your money can be returned to your nominated account or transferred to any other Personal Savings accounts you hold with us that allow deposits.

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.

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. This limit applies to the total deposits held with DF Capital. Any deposits you hold above the limit are unlikely to be covered. For more information and to check eligibility please visit the FSCS website (www.fscs.org.uk).

