5 YEAR FIXED RATE BOND: Special Conditions including Summary

*This document contains important information about your account. Our Savings terms and conditions (**Savings T&C**) also apply. You should read both documents carefully and make sure the account is right for you. These Special Conditions are effective from the date you open your account. If there's a provision in these Special Conditions that is inconsistent with a provision in the Savings T&C, the provision in these Special Conditions applies instead.*

Account Summary

<table>
<tr><td>Account name</td><td>5 Year Fixed Rate Bond</td></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><th colspan="2">Annual Interest</th><th colspan="2">Monthly Interest</th></tr>
<tr><td>AER*
5.38%</td><td>Gross**
5.38%</td><td>AER*
5.38%</td><td>Gross**
5.25%</td></tr>
</table>
This interest rate is effective from account opening and is fixed until the Maturity Date, five years from the date we receive your initial deposit.

Interest is calculated daily and paid monthly or annually. All interest is paid gross. If you choose annual interest, it will be paid on the anniversary of your initial deposit. If you choose monthly interest, it will be paid on the day of the month you first paid into your account.

*AER stands for Annual Equivalent Rate. It shows what the interest rate would be if interest was paid and compounded (meaning that you earn interest on interest) once each year.
**Gross means the rate of interest payable before the deduction of UK income tax.</td></tr>
<tr><td>Can Vida change the interest rate?</td><td>No. The interest rate is fixed for the fixed term.</td></tr>
<tr><td>What would the estimated balance be after 60 months based on a £1,000 deposit?</td><td>
<table>
<tr><th colspan="2">Annual Interest</th></tr>
<tr><td>Initial Deposit
£1,000</td><td>Balance after 60 months
£1,299.54</td></tr>
</table>
This example shows the projected balance at maturity assuming no further deposits are made and interest is paid into this account at maturity.

This is for illustrative purposes only and doesn't take into account any individual circumstances.</td></tr>
<tr><td>How do I open and manage my account?</td><td>To open an account, you must be aged 18 or over and a UK resident for tax. You may open an account in sole or joint names, but the maximum number of account holders is two. The account must be for your personal use only.

Accounts are opened and operated online at www.vidasavings.co.uk and a valid email address must be provided. You'll be able to communicate with us about the account by email, secure message via the Customer Portal, phone, or in writing.

The minimum initial investment for this account is £1,000. A deposit of at least this amount must be made within 21 days of your application request, or the account will be closed. You can make as many deposits as you like during this 21-day period, up to the maximum account balance of £500,000 (not including any interest) and subject to our Maximum Customer Balance. Please refer to our Savings T&C for information about the Maximum Customer Balance</td></tr>
</table>

	All deposits must be added by electronic transfer from your Nominated Bank Account, which must be in your name, or from an existing Vida Savings account, subject to the terms and conditions of that account.
Can I withdraw money?	You cannot make withdrawals during the fixed term. We'll contact you before your fixed term ends to give you instructions on what to do next.
Additional information	This is a fixed term product. Once you've added money to your account, you can't withdraw it, in whole or in part, until the Maturity Date. For further details on how your 5 Year Fixed Rate Bond works, please refer to our Savings T&C or go to our website at www.vidasavings.co.uk.

Special Conditions

1. **Account**: Your account is a 5 Year Fixed Rate Bond Account. The term of the account is fixed until five years from the date we receive your initial deposit.
2. **Account opening**: If we don't receive your initial payment within 21 days of your application request, the account will be automatically closed.
3. **Balances**: The minimum initial investment you can make to open your account is £1,000. The maximum balance is £500,000 (not including any interest). We'll return excess funds if your balance exceeds the maximum permitted, except if this is because of interest added to the account.
4. **Withdrawals**: Once you've added money to your account, you can't withdraw it, in whole or in part, until the Maturity Date. There is no right to cancel once your Fixed Rate Bond has been opened.
5. **Deposits**: You can make an unlimited number of deposits to your account within 21 days of your application request, up to the maximum balance requirements detailed above.
6. **Restrictions**: Only one account can be opened for each customer for each issue and the total balance held across all your accounts can't exceed the Maximum Customer Balance. Please see the Savings T&C for more information.
7. **Limited issue**: This product is a strictly limited issue and we can withdraw it from sale at any time without telling you.
8. **Interest**: Interest is calculated daily and paid monthly or annually. All interest is paid gross. If you choose annual interest, it will be paid on the anniversary of your initial deposit, or the next Business Day. If you choose monthly interest, it will be paid on the day of the month you first paid into your account, or the next Business Day. If you make your initial deposit within 21 days of your application request, we'll guarantee the interest rate shown when we received your application or, if higher, the rate on our website at the time you make your initial deposit.
9. **Receiving interest:** Your interest can be paid into this account, to another account you hold with us (subject to the terms of that account) or to your Nominated Bank Account. We don't pay interest into your Nominated Bank Account if the sum is less than £1 but we'll pay it once the cumulative interest is more than £1.
10. **Maturity:** We'll contact you by email at least 21 days in advance of your Maturity Date. At this time, we'll give you details of other products that will be available to you when your account matures. Unless you tell us otherwise, we'll transfer your account balance (plus any resulting interest if your interest is credited to your account) to our variable rate, easy access, Matured Bond Account.

Please print and keep a copy of this document for your records.

Need help?

If you have any questions:

Visit us at **vidasavings.co.uk** or call us on **0345 6460 460**

Monday to Friday 9am-5pm.

Vida Savings

Vida Savings is a trading name of Vida Bank Limited, registered in England and Wales with company number 09837692 with its registered office at 1 Battle Bridge Lane, London, SE1 2HP. Vida Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with Financial Services Register Firm Reference Number 738741.

Effective from 19 November 2026: Version 1.