95 DAY NOTICE ISSUE 2: 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>95 Day Notice Issue 2</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>Gross*
4.65%</td><td>AER**
4.65%</td><td>Gross*
4.55%</td><td>AER**
4.65%</td></tr>
</table>
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.

*Gross means the rate of interest payable before the deduction of UK income tax.
**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.</td></tr>
<tr><td>Can Vida change the interest rate?</td><td>The interest rate is variable and can be increased or decreased by Vida Savings at any time. If we increase the interest rate on your account, we'll let you know as soon as possible. This can be after the new rate is effective. If we decrease the interest rate, we'll notify you at least 14 days ahead of the change. See the Savings T&C for more information.</td></tr>
<tr><td>What would the estimated balance be after 12 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 12 months
£1,046.50</td></tr>
</table>
This example shows the projected balance after 12 months, assuming no further deposits or withdrawals are made, the interest rate doesn't change, and interest is paid into this account annually.

This example 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 and over and a UK resident for tax purposes. 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 £50. 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, up to the maximum account</td></tr>
</table>

	balance of £85,000 (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. All deposits must be added by electronic transfer from your Nominated Bank Account, which must be in your name.
Can I withdraw money?	Yes, you can withdraw money from this account at any time subject to providing 95 days' notice. Please see the Special Conditions below for full details. Withdrawals can be made to your Nominated Bank Account, or to another of your Vida Savings accounts, subject to the terms of that account. Log in and follow the on-screen instructions.
Additional information	For further details on how your 95 Day Notice Account 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 variable rate 95 Day Notice Account. You must give 95 days' notice to be able to withdraw money from your account.
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**: You must maintain a balance of between £25 and £85,000 (not including any interest) at all times in your 95 Day Notice Account. If your balance falls below this level, we'll close your account and return any funds to your Nominated Bank Account. We'll also return excess funds if your balance exceeds the maximum permitted, except if this is because of interest added to the account.
4. **Withdrawals**: You can make an unlimited number of withdrawals from your account, subject to giving 95 days' notice and to the minimum balance requirements detailed above. The 95-day notice period is based on calendar days and begins the day we receive your withdrawal request. Your money will be transferred on your selected date, which must be a business day after the required notice period has been served. You can cancel the withdrawal request at any time up to the day before your selected transaction date by logging into your account. Any subsequent withdrawal requests will be subject to a new 95 days' notice period. If you change your mind, you can close this account within 14 days of your initial deposit. Please see our Savings T&C for full details on cancellation.
5. **Deposits**: You can make an unlimited number of deposits to your account, subject 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 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.
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.

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

Need help?

If you have any questions:

Visit us at **www.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 13 March 2025: Version 1.