3 YEAR FIXED RATE ISA: 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>3 Year Fixed Rate ISA</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*
4.95%</td><td>Gross**
4.95%</td><td>AER*
4.95%</td><td>Gross**
4.84%</td></tr>
</table>
This interest rate is effective from account opening and is fixed until the Maturity Date, three 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 36 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 36 months
£1,155.97</td></tr>
</table>
This example shows the projected balance at maturity assuming no further deposits are made, and interest is paid annually into this account.

This is for illustrative purposes only and doesn't take into account any individual circumstances or leap years.
</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 purposes. If you are not a UK resident, you may still be able to open this account if you meet the government's ISA requirements, as set out in our ISA Declaration. You may only open an account in a sole name and the account must be for your personal use.

Accounts are opened and operated online at www.vidasavings.co.uk and a valid email address and National Insurance Number must be provided. You'll be able to</td></tr>
</table>

	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 or transfer request of at least this amount must be made within 21 days of your application request, or the account will be closed. If you're transferring an ISA from another provider and it takes longer than 21 days, it will still be processed and your ISA will stay open. You can make as many deposits as you like during this 21-day period, subject to your annual ISA allowance and up to the Maximum Account Balance of £500,000 (not including any interest). Our Maximum Customer Balance also applies. Please refer to the Savings T&C for more information about the Maximum Customer Balance. 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. You may also transfer existing ISAs held with other providers into this account, up to the Maximum Account Balance.
Can I withdraw money?	Any withdrawals made before the fixed term ends are subject to 270 days' loss of interest. This means you might get back less than you originally deposited if you withdraw within the first 270 days. Withdrawals can be made to your Nominated Bank Account, transferred to another of your Vida Savings accounts, subject to the terms of that account, or transferred to another ISA provider. To make a withdrawal you'll need to log in and follow the on-screen instructions. As this is a Flexible ISA, you can withdraw funds from the current tax year or previous tax years without losing your annual ISA allowance. You can replace the money you've withdrawn in this account or another Vida ISA (subject to the terms of that account) without the replacement counting towards your annual ISA subscription limit, providing you replace the funds in the same tax year you withdraw them. We'll contact you before your ISA matures to give you instructions on what to do next.
Additional information	If you change your mind, you can close this product within 14 days of your initial deposit. Any ISA closed in this way won't count as an ISA subscription. You can spread your ISA allowance across multiple ISAs in our range. This is subject to HMRC guidelines, and you must not exceed your annual ISA allowance. For further details on how your 3 Year Fixed Rate ISA 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 3 Year Fixed Rate ISA and can be held in a single name only. The term of the account is fixed until three 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. You can also request to transfer in ISAs held with other providers during this time.
3. **Balances**: The minimum initial investment you can make to open your account is £1,000. The maximum you can invest is your ISA allowance for the current tax year, plus any subscriptions from previous years, up to the Maximum Account Balance of £500,000 (not including any interest). Your total investment across your Vida accounts cannot exceed the Maximum Customer Balance, please refer to the Savings T&C for more information. 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**: Withdrawals can be made from your account subject to 270 days' loss of interest on the amount withdrawn. If you've not earned sufficient interest, then the penalty will be taken from your capital. Closure of your account or transfers to another Vida ISA, or another provider, are classed as withdrawals. Please see the Additional Information section above and our Savings T&C for full details on cancellation.
5. **Deposits**: The maximum you can invest is your ISA allowance for the current tax year. You can make an unlimited number of deposits and transfers to your account within 21 days of your application request, subject to ISA limits and 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. 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 ISA.

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 9 October 2026: Version 1.