HTB

Our maturity account

SUMMARY BOX

ACCOUNT NAME	Maturity Easy Access SME Account - Issue 2

WHAT'S THE INTEREST RATE?

Effective from **29 January 2026**

ANNUAL INTEREST (VARIABLE)	
GROSS	AER
0.10%	**0.10%**

Interest is calculated daily on balances of £1 and over. It's paid on the anniversary of the date we received your first deposit, and then annually after this – or on closure if that's sooner.

If the anniversary falls on a weekend or a bank holiday your interest will be credited on the next working day.

AER means Annual Equivalent Rate, which illustrates what the interest would be if it was compounded annually.

Gross is the interest rate without the deduction of income tax. Interest is paid gross to your account.

CAN HTB CHANGE THE INTEREST RATE?

The interest rate is variable, so we can change it at any time.

There are two types of variable rates, 'managed' and 'tracker'. This is a managed variable rate, which means it is set by us and can rise or fall at any time.

- If we increase the interest rate, we'll make the change and let you know.
- If we reduce the interest rate, we'll let you know at least 14 days before.

WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £5,000 DEPOSIT?

ESTIMATED INTEREST ON A £1,000 BALANCE		
DEPOSIT AT ACCOUNT OPENING	BALANCE AFTER A YEAR	INTEREST EARNED
£5,000	£5,005	**£5**

This is for illustrative purposes only and assumes interest is paid and compounded annually. The illustrative example does not consider the individual circumstances of a customer.

HOW DO I OPEN AND MANAGE THE ACCOUNT?	• This account is only available for existing fixed rate customers and is simply intended to keep your matured Fixed Rate balances protected while you decide what to do with it. You can earn higher rates of interest by reinvesting your balance on maturity. • Please talk to us about your options – if you don't tell us what you'd like to do by the fixed term maturity date, we'll move your balance into this account. • This account is available to anyone aged 18 or over and a permanent resident in the United Kingdom. • You can manage it online through our online portal at htb.co.uk, by secure message when logged in, by email on savings@htb.co.uk or by telephone on 020 7862 6222 (Mon-Fri 9am-5pm, excluding bank holidays). • You'll need the minimum balance of £5,000 in the account to open it and keep it open. • The maximum account balance is £750,000 with a maximum of £1m balance across all your accounts with us. • You have 14 days from the opening date to fund it. If the account remains unfunded at 14 days, it will be closed.
CAN I WITHDRAW MONEY?	• Yes – this is an easy access account, so you can make unlimited withdrawals. • Withdrawals made before 1pm on a working day will be paid the same day. For anything after 1pm this will be paid the next working day. • You can also switch into any other account we have available easily. Simply email us at switching@htb.co.uk using the email address you used when you opened your account, and letting us know which of our accounts you'd like to switch to. We recommend checking the rates available on our website at htb.co.uk/personal-savings regularly.
ADDITIONAL INFORMATION	• You can make as many payments into the account as you like up to the maximum balance. • All payments must be made to – and from – your nominated bank account or into another account with us. • Payments received before 1pm on a working day will be paid the same day. For anything after 1pm this will be paid the next working day. • You have the right to close your account at any time within 14 days of account opening by contacting us. • We will not deduct tax from your interest. It is your responsibility to declare to HMRC any tax due on interest. • Hampshire Trust Bank is an authorised deposit taker and your eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit protection scheme, up to the applicable limit. The FSCS protects most depositors up to £120,000.

The Financial Conduct Authority is a financial services regulator and it requires us to give you this essential information to help you to decide whether this account is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. The information provided in the summary box above 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.