

**Key Product Information**
**SUMMARY BOX**

<b>Account name</b>	<b>95-Day Notice Personal Savings Account (Issue 1)</b>		
<b>What is the interest rate?</b>	Balance	AER*	Gross annual interest
	£10,000 - £250,000	3.40%	3.40%
	Interest is calculated daily and paid annually, we will pay any interest due on the anniversary of the date you opened to your Allica savings account. *AER stands for annual equivalent rate and illustrates the interest rate if it was paid and compounded once each year.		
<b>What is the minimum and maximum I can invest?</b>	You can invest between £10,000 and £250,000 into this account. You can make as many deposits as you like during the lifetime of the account up to a total of £250,000.		
<b>Can Allica Bank change the interest rate?</b>	Yes we can. The interest rate on this account is variable. See section 8 in your Terms & Conditions for more information.		
<b>What would the estimated balance be after 12 months based on a £10,000 deposit?</b>	Opening deposit	Balance after 12 months	Interest earned
	£10,000	£10,340.00	£340.00
	This assumes interest is paid into this Allica savings account and does not take into account individual circumstances.		
<b>How do I open and manage my account?</b>	<p>To open your account:</p> <ul style="list-style-type: none"> <li>You can open your account online.</li> <li>You must be a UK resident aged 18 years and over.</li> <li>You will need to nominate another UK bank account in your name that will be used to fund your Allica Bank savings account. This is also where we'll send your money if you choose to make a withdrawal.</li> <li>Once you have opened your account, you have 14 calendar days to deposit your funds. If your account has not reached the minimum deposit amount in that time, the account may be closed and your funds will be returned.</li> </ul> <p>Also, bear in mind:</p> <ul style="list-style-type: none"> <li>You can request a full withdrawal, through our internet banking service.</li> <li>To request a partial withdrawal, simply log in to your online Banking account and send us a message using our secure messaging service or give our customer services team a call.</li> <li>You can view your balance, any withdrawal request's and communicate through our internet banking service.</li> <li>You can fund using Faster Payments, but please note that we don't accept CHAPS payments.</li> </ul>		
<b>Can I withdraw money?</b>	<p>You can request a withdrawal at any time, providing you give us 95 days' notice. You cannot withdraw your funds earlier than this. The 95-day notice period is based on calendar days and begins the day we receive your request.</p> <p>Note that, should your balance fall below our minimum deposit, we may need to close your account.</p>		
<b>When can I close the account?</b>	You can close the account at any time, providing you give us 95 days' notice.		
<b>Additional information</b>	<p>We will pay you your interest in full, without the deduction of income tax.</p> <p>This savings account is a limited offer and can be withdrawn at any time prior to you opening your account.</p> <p>If you change your mind within 14 days of opening your account, you can cancel your account without penalty or notice.</p> <p>This product summary is not intended to be a substitute for reading the Terms and Conditions.</p> <p>All our savings accounts are covered by the Financial Services Compensation Scheme (FSCS). This means that, should anything happen to Allica Bank, any eligible deposit of up to £85,000 will be protected.</p>		