

KEY ACCOUNT INFORMATION FOR WHITEAWAY LAIDLAW (PART OF SHAWBROOK): EASY ACCESS ACCOUNT

Account Name	Whiteaway Laidlaw (Part of Shawbrook): Easy Access Account
What is the interest rate?	3.95 % AER/ 3.88 % Gross AER is the Annual Equivalent Rate and represents what the interest rate would be if interest was realised and paid once each year. Interest is calculated daily, compounded monthly and paid gross without prior deduction of tax.
Can the interest rate change?	The interest rate applicable to your deposit is variable. Should the bank set a date to lower the interest rate, you will be given a minimum of 14 days' notice. You may receive less notice if the rate increases. Please review the Raisin Trust Terms and Conditions for more information.
What would the estimated balance be after 12 months based on a £100 deposit?	The estimated balance after 12 months on a deposit of £100 is £103.95. This projection is for illustrative purposes only and does not take into account individual circumstances.
How do I open and manage my account?	To open this savings account, you must apply online through Raisin UK. To be eligible to apply, you must: <ul style="list-style-type: none"> • Be a UK resident who is aged 18 or over • Hold a UK bank or building society account from which you will fund your application • Have a valid mobile phone number and email address • Have a UK National Insurance Number Your application acceptance will be subject to the successful completion of an Anti-Money Laundering/Know Your Customer (AML/KYC) check. The minimum amount you can open and operate this account with is £100. You can top up your account with the minimum amount of £100 per transaction and the maximum balance you can have is £120000 (per product and banking institution). You can manage your savings account through Raisin UK by logging into your Raisin UK Account. You can contact Raisin UK by telephone, by email or in writing by using the contact details provided in the Raisin UK Terms & Conditions. Please ensure you have read and understood all sets of Terms and Conditions before applying for this product.
Can I withdraw money?	Yes. There is no limit to the amount of withdrawals you can make; however, you are unable to withdraw less than £100 in a single withdrawal transaction and a withdrawal will not be authorised if it leaves your balance below £100. To withdraw below your minimum balance you may close your account at any time by requesting closure from within Raisin UK If a closure request is received on a non business day (either weekend or public Holiday), the request will be initiated on the next business day.

**Additional
Information**

Whiteaway Laidlaw is a trading name of Shawbrook Bank Limited. Your eligible deposits will be held by Shawbrook Bank Limited and are protected by the Financial Services Compensation Scheme: however you remain a customer of Raisin Platforms Limited (RPL).

Raisin Platforms Limited (RPL), will administer the deposit on your behalf as Bare Trustee in accordance with the Raisin Trust terms and conditions.

Funds will be remitted to Shawbrook Bank Limited by Raisin on the next business day after arriving in the Raisin Platforms Trust account.

It can take up to 2 business days for an ordered product to be set up and start earning interest, and up to 2 business days for withdrawals and closures to be processed and funds received back in your Raisin UK account.

You have the right to cancel your account without charge and without giving any reason, within 14 calendar days from the day of opening this savings account.

You have chosen a Whiteaway Laidlaw savings product and your deposit(s) in this product are held by Shawbrook Bank Limited. However, you remain a customer of Raisin UK and therefore any contact you have in relation to this product should be with Raisin UK.