

# **Vanquis Savings**

## **Product Information – 90 Day Notice Account**

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This document sets out the specific terms that apply to your 90-Day Notice Account. They form part of our agreement with you, along with the General Terms and any other documents we say apply. If there are differences between this Product Information and any other terms that apply, this Product Information will take priority.

|   | Key Information                | Details   |
|---|--------------------------------|---|
| 1 | Who can have an account        | You need to be at least 18 years old and a UK resident to open an account.  |
|   |                                | You can hold the account in your own name, or as a joint account with one other person.   |
|   |                                | The total balance of all savings accounts you hold with us must not exceed £250,000 plus any interest paid.   |
| 2 | Interest rate                  | We set out the interest rate in the Summary Box we gave you when you applied for the account.   |
|   |                                | The interest rate we pay on the account is variable.  |
| 3 | Paying money into your account | You can hold between £1,000 and £250,000 in the account (excluding interest).   |
|   |                                | You can pay in money by sending an electronic payment from the account you identified to us for the purpose of making payments in and out of this account.                      |
|   |                                | The account you identified is called your <b>‘nominated account’</b> . It is the only account we can receive payments from.   |
|   |                                | If any payment into this account would take you over the £250,000 maximum balance, we’ll reject the whole payment. We’ll return the rejected payment to your nominated account. |

|   | Key Information   | Details  |
|---|---|--|
| 4 | <b>Withdrawing money from your account</b>  | You can withdraw money by transferring it to your nominated account. You must give us <b>at least 90 days' notice</b> .  |
|   |   | In exceptional circumstances, we may agree to let you withdraw money from your account with less than 90 days' notice, for example if: <ul style="list-style-type: none"> <li>• you face significant financial hardship</li> <li>• you become bankrupt, or</li> <li>• you're diagnosed with a terminal illness.</li> </ul> |
|   |   | In such circumstances, you should call us on 0191 505 0033 or email us at customerservice@vanquissavings.co.uk. We may also ask you to give us supporting information in writing.  |
| 5 | <b>What happens if the balance in your account is below the amount we set in our criteria</b> | If the balance of your account falls below £1,000 we'll write to ask you to add more money to it within the next 30 days.  |
|   |   | If you don't do this, we'll write to you again to give you two months' notice that we're closing the account.  |
| 6 | <b>Closing your account</b>   | You can tell us you want to close your account at any time. You will need to give us the required notice period before we can return your money and close the account.   |
|   |   | In exceptional circumstances, we can release your money sooner – please see section 4 above.   |
| 7 | <b>Payment limits</b>   | To help prevent fraud, we may set limits on the amount you can withdraw. You can find out these limits in Vanquis Bank Savings Online Banking.<br><br>To withdraw more than any limit we set, you will need to make more than one payment request. This may mean we'll send you money on more than one day.                |

Call:

**0191 505 0033\***

Lines are open between 9am to 5pm Monday to Friday (excluding UK bank holidays)

Email us:

**customerservice@vanquissavings.co.uk\*\***

Write to us:

**Vanquis Bank Savings**

**Freepost RUGA-ZTJL-HBTJ**

**PO Box 967**

**Wallsend**

**NE28 5FD**

Or visit us online:

**[www.vanquissavings.co.uk](http://www.vanquissavings.co.uk)**

\* Please note that we may record telephone calls for training, security and monitoring purposes

\*\* We will respond to your emails within 2 business days

Vanquis Bank Savings is issued by Vanquis Bank Limited registered in England & Wales with company number 02558509, with its registered office at No. 1 Godwin Street, Bradford, West Yorkshire, United Kingdom, BD1 2SU. Vanquis Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in the Financial Services Register under number 221156.

Details are correct as at time of print (October 2024). VAN040

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