

Account Name	JN Bank Easy Access Savings Account	
What is the interest rate?	<ul style="list-style-type: none"> The Interest Rate (gross/AER variable) is payable in easy access account between £1 - £500,000 = 3.76% gross/AER variable. The amount of interest you will earn will apply to the whole balance in your account. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if paid and compounded once each year. Gross interest is the interest rate paid without the deduction of income tax. Interest is calculated daily and paid monthly into the Easy Access account on the last working day of the month. You can check the interest rate applicable to your account on any day by logging into internet banking. 	
Can JN Bank change the interest rate?	Rates are variable. This means we may increase or decrease interest rates at any time, for example, to reflect a change in the Bank of England bank rate, if there are changes in the cost to us of providing accounts to you, or to maintain our financial stability. We will contact you to tell you when your interest rate changes. For further information (including the reasons we may make changes to our rates) please refer to clause 8 of our Savings Account General Terms and Conditions.	
What would the estimated balance be after 12 months based on the following deposit?	Based on a Deposit on the last working day of the month of	Projected Balance
	£1,000	£1,037.60
	£50,000	£51,880.00
How do I open and manage my account?	<p>These examples are based on one lump sum deposit being made at account opening, with no further deposits or withdrawals made, and are provided as an illustration only and do not take into account individual customers' circumstances.</p>	
	<ul style="list-style-type: none"> You can open your JN Bank Easy Access Savings Account online here and manage your account online or by calling our Customer Services Team on 0808 196 1945. Customer Services are available 2- 8pm 7 days a week or alternatively you can email customerservice@jnbank.co.uk You must be aged 18 or over and be a UK resident to open a JN Bank savings account. The minimum amount you can deposit in the account is £1. 	

	<ul style="list-style-type: none"> • The maximum amount that can be deposited in the account is £500,000 per customer per account. • You must invest a minimum of £1 within 14 days of account opening to ensure that your account remains open. • You do not have to deposit any further minimum amount at any time following the initial deposit.
Can I withdraw money?	You can transfer money from your JN Bank Easy Access Savings Account to your nominated account held in your name with a bank or building society which is part of the UK clearing system. Withdrawals can be made by electronic transfer via the JN Bank internet banking service.
Additional Information	<ul style="list-style-type: none"> • If you want to switch to another JN Bank product or close your account, please contact Customer Services on 0808 196 1945. • This is not a bonus account. Interest is paid gross. • If you earn more interest than the Personal Savings Allowance, you may have to pay extra tax yourself. • The Personal Savings Allowance is £1,000 for basic rate taxpayers and £500 for higher rate taxpayers. • Additional rate taxpayers don't receive a Personal Savings Allowance. • You may need to pay tax on any interest that exceeds the Personal Savings Allowance. Please contact HMRC if you need more information. • An account with JN Bank in the UK does not confer any membership rights with the JN Group.

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