United Trust Bank



PRODUCT GUIDES

Personal Deposit Accounts

Fixed and variable rate accounts providing a safe place for customers' savings to grow

FSCS PROTECTED

United, we go further

Personal Easy Access Accounts

Summary Box	
Account Name	**UTB Easy Access Accounts** **Online Only**
What is the interest rate?	**UTB Easy Access Savings Account – 3.90% Gross/AER*** The interest is calculated daily using the cleared balance of the account and paid annually on 31st October, and at the point of closing your account. * AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
Can United Trust Bank change the interest rate?	Yes. The interest rate is variable and can therefore move up and down. Please see clause A4.3 – A4.5 (inclusive) of our Terms and Conditions for further information.
What would the estimated balance be after 12 months based on a £5,000 deposit?	**Personal Easy Access Savings Account £5,195.00** This assumes the interest rate does not change and assumes that no withdrawals or deposits are made during the first year. The projections provided are for illustrative purposes only and do not take into account individual circumstances.
How do I open and manage my account?	**To open an account:** • You need to be 18 or over and permanently reside in the United Kingdom. • The account can be held jointly by up to two people. • You cannot already hold an easy access account with us. • The minimum balance is £5,000.00 per account. • The maximum balance is £150,000.00 per account. • You can open our personal accounts online at our website, www.utbank.co.uk. • A Nominated Bank Account must be provided when applying for an account. This must be a transactional UK Bank account and must be in your name. • You have 14 days after submitting your application to fund your account, which needs to be sent from your Nominated Account either electronically or a cheque. If it is not funded within the 14 days we will close the account. **To manage the account:** • You can communicate and manage your account via online banking, email, post or telephone.

Personal Easy Access Accounts

Summary Box	
Can I withdraw money?	Yes. Funds will be sent to your Nominated Bank Account upon withdrawal request. **How to make a withdrawal:** Once your account is open, you can make unlimited additional deposits from and withdrawals to your Nominated Bank Account, subject to the account maximum and minimum balance requirement for your account being met. A withdrawal request can be made via Online Banking, by email, in writing or using the contact us form on our website. Please confirm your name, account number, amount of withdrawal and confirmation of your nominated bank account. If you make a withdrawal request using online banking before 5:00 PM, the funds should reach your Nominated Bank Account on the same business day. If the request is made after 5:00 PM, it will be processed the next business day. The request must follow the signing rules and be received before 5:00 PM to be processed on the same day. If you send a withdrawal request by post or email before 2:00 PM, the funds should reach your Nominated Bank Account on the same business day. If the request is made after 2:00 PM, it will be processed the next business day. Please note: If your withdrawal request has not been approved by all required signatories by 8:00 PM, it will be cancelled. You will need to submit a new withdrawal request and ensure it is approved by 8:00 PM on the next working day. For more details, please refer to Sections E1.6 – E1.7 of the Terms and Conditions.
Additional information	Rates correct at the time of issue. Offers can be withdrawn at any time. Opening the account is subject to our Terms and Conditions. Interest is paid Gross ie. without the deduction of tax. Tax treatment depends on individual circumstances and could change in the future.

Personal Limited Access Saver Accounts

Summary Box	
Account Name	**UTB Limited Access Saver Accounts** **Online Only**
What is the interest rate?	**UTB Limited Access Savings Account – 4.45% Gross/AER* - Up to 2 withdrawals** **UTB Limited Access Savings Account – 2.75% Gross/AER* - 3 or more withdrawals** The interest is calculated daily using the cleared balance of the account and paid annually on 31st October, and at the point of closing your account. * AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
Can United Trust Bank change the interest rate?	Yes. The interest rate is variable and can therefore move up and down. Please see clause A4.3 – A4.5 (inclusive) of our Terms and Conditions for further information.
What would the estimated balance be after 12 months based on a £5,000 deposit?	**UTB Limited Access Savings Account £5,222.50** This assumes the interest rate does not change and assumes that no withdrawals or deposits are made during the first year. The projections provided are for illustrative purposes only and do not take into account individual circumstances.
How do I open and manage my account?	**To open an account:** • You need to be 18 or over and permanently reside in the United Kingdom. • The account can be held jointly by up to two people. • You cannot already hold a limited access account with us. • The minimum balance is £5,000.00 per account. • The maximum balance is £150,000.00 per account. • You can open our personal accounts online at our website, www.utbank.co.uk. • A Nominated Bank Account must be provided when applying for an account. This must be a transactional UK Bank account and must be in your name. • You have 14 days after submitting your application to fund your account, which needs to be sent from your Nominated Account either electronically or a cheque. If it is not funded within the 14 days we will close the account. **To manage the account:** • You can communicate and manage your account via online banking, email, post or telephone.

Personal Limited Access Saver Accounts

Summary Box	
Can I withdraw money?	Yes. Funds will be sent to your Nominated Bank Account upon withdrawal request. Once your account is open, you can make unlimited additional deposits from and withdrawals to your Nominated Bank Account, subject to the conditions of your account. • If you make three or more withdrawals in any anniversary year, you'll get the lower rate as shown above until the next anniversary date when the interest rate and withdrawal limits reset • Maximum and minimum balance requirements for your account must remain being met. **How to make a withdrawal:** A withdrawal request can be made via Online Banking, by email, in writing or using the contact us form on our website. Please confirm your name, account number, amount of withdrawal and confirmation of your nominated bank account. If you make a withdrawal request using online banking before 5:00 PM, the funds should reach your Nominated Bank Account on the same business day. If the request is made after 5:00 PM, it will be processed the next business day. The request must follow the signing rules and be received before 5:00 PM to be processed on the same day. If you send a withdrawal request by post or email before 2:00 PM, the funds should reach your Nominated Bank Account on the same business day. If the request is made after 2:00 PM, it will be processed the next business day. Please note: If your withdrawal request has not been approved by all required signatories by 8:00 PM, it will be cancelled. You will need to submit a new withdrawal request and ensure it is approved by 8:00 PM on the next working day. For more details, please refer to Sections E1.6 – E1.7 of the Terms and Conditions.
Additional information	Rates correct at the time of issue. Offers can be withdrawn at any time. Opening the account is subject to our Terms and Conditions. Interest is paid Gross ie. without the deduction of tax. Tax treatment depends on individual circumstances and could change in the future.

Personal Fixed Term Bonds

Summary Box	
Account Name	**UTB Fixed Term Bonds** **Online Only**
What is the interest rate?	**UTB 6 Month Bond 4.20% Gross / 4.24% AER** **UTB 9 Month Bond 4.80% Gross / 4.82% AER** **UTB 1 Year Bond 5.31% Gross/AER** **UTB 15 Month Bond 5.33% Gross/AER** **UTB 18 Month Bond 5.35% Gross/AER** **UTB 2 Year Bond 5.40% Gross/AER** **UTB 3 Year Bond 5.39% Gross/AER** **UTB 4 Year Bond 5.00% Gross/AER** **UTB 5 Year Bond 5.15% Gross/AER** Interest is calculated daily on all products. Terms that are 1 year or less will have interest added to the balance on maturity. For the 15 month and 18 month terms, interest will be applied after the first year and then again at maturity. For terms longer than 1 year you can choose to either have the interest added to your account (compounded) or paid into your nominated bank account. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
Can United Trust Bank change the interest rate?	No. The interest rate is fixed for the term of the bond.
What would the estimated balance be at maturity based on a £5,000 deposit?	The projections provided are for illustrative purposes only and assume that the interest has been compounded. The projections do not take into account individual circumstances. **UTB 6 Month Bond £5,103.92** **UTB 9 Month Bond £5,178.94** **UTB 1 Year Bond £5,265.50** **UTB 15 Month Bond £5,335.32** **UTB 18 Month Bond £5,406.57** **UTB 2 Year Bond £5,554.58** **UTB 3 Year Bond £5,852.86** **UTB 4 Year Bond £6,077.53** **UTB 5 Year Bond £6,427.12**

Personal Fixed Term Bonds

Summary Box	
How do I open and manage my account?	**To open an account:** • You need to be 18 or over and permanently reside in the United Kingdom. • The account can be held jointly by up to two people. • The minimum balance is £5,000.00 per account. • The maximum balance is £1 million per account. • You can open our personal accounts online at our website, www.utbank.co.uk. • A Nominated Bank Account must be provided when applying for an account. This must be a transactional UK Bank account and must be in your name. • You have 14 days after submitting your application to fund your account, which needs to be sent from your Nominated Account either electronically or a cheque. If it is not funded within the 14 days we will close the account. **To manage the account:** • You can communicate and manage your account via online banking, email, post or telephone.
Can I withdraw money?	No. Withdrawals, transfers or closures are not permitted before the maturity date. We will contact you approximately 14 days before your account matures detailing your options and enabling you to give us your maturity instructions. At the end of the fixed term of your account, in the absence of instructions being received from you, your funds will be reinvested into an easy access account with an interest rate at the Bank's prevailing rate for such accounts (this will be notified to you). Please see section E of our Terms and Conditions for additional information about our easy access account.
Additional information	Rates correct at the time of issue. Offers can be withdrawn at any time. Opening the account is subject to our Terms and Conditions. Interest is paid Gross i.e. without the deduction of tax. Tax treatment depends on individual circumstances and could change in the future.

Personal Notice Accounts

Summary Box		
Account Name	**UTB Notice Accounts**	**Online Only**
What is the interest rate?	**UTB 30 Day Notice Account 3.85% Gross/AER (Tier 1 - £5,000 - £9,999.99)** **UTB 30 Day Notice Account 3.90% Gross/AER (Tier 2 - £10,000+)** **UTB 40 Day Notice Issue 2 4.10% Gross/AER** **UTB 60 Day Notice Issue 1 4.20% Gross/AER** **UTB 100 Day Notice Issue 3 3.85% Gross/AER** The interest is calculated daily using the cleared balance of the account and paid annually on 31st October, and at the point of closing your account. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.	
Can United Trust Bank change the interest rate?	Yes. The interest rate is variable and can therefore move up and down. Please see clause A4.3 – A4.5 (inclusive) of our Terms and Conditions for further information.	
What would the estimated balance be after 12 months based on a £5,000 deposit?	The projections assume the interest rate does not change and no withdrawals or deposits are made during the year. The projections provided are for illustrative purposes only and do not take into account individual circumstances. **UTB 30 Day Notice Account £5,192.50 (Tier 1 - Projections based on initial deposit of £5,000)** **UTB 30 Day Notice Account £10,390.00 (Tier 2 - Projections based on initial deposit of £10,000)** **UTB 40 Day Notice Account Issue 2 £5,205.00** **UTB 60 Day Notice Account Issue 1 £5,210.00** **UTB 100 Day Notice Account Issue 3 £5,192.50**	
How do I open and manage my account?	**To open an account:** • You need to be 18 or over and permanently reside in the United Kingdom. • The account can be held jointly by up to two people. • The minimum balance is £5,000.00 per account. • The maximum balance is £1 million per account. • You can open our personal accounts online at our website, www.utbank.co.uk. • A Nominated Bank Account must be provided when applying for an account. This must be a transactional UK Bank account, and must be in your name. • You have 14 days after submitting your application to fund your account, which needs to be sent from your Nominated Account either electronically or a cheque. If it is not funded within the 14 days we will close the account. **To manage the account:** • You can communicate and manage your account via online banking, email, post or telephone.	
Can I withdraw money?	Yes, however the following notice period is required for any withdrawals or closure: **UTB 30 Day Notice Account - 30 days' notice is required** **UTB 40 Day Notice Account - 40 days' notice is required** **UTB 60 Day Notice Account - 60 days' notice is required** **UTB 100 Day Notice Account - 100 days' notice is required** Notice can be given by email or using the contact form on our website. Please state your name, account number, amount of withdrawal, and confirmation of the nominated bank account.	
Additional information	Rates correct at the time of issue. Offers can be withdrawn at any time. Opening the account is subject to our Terms and Conditions. Interest is paid Gross ie. without the deduction of tax. Tax treatment depends on individual circumstances and could change in the future.	

Personal Notice Tracker Accounts

Summary Box	
Account Name	**UTB Notice Tracker Accounts** Online Only
What is the interest rate?	**UTB 180 Day Notice Base Rate Tracker Account 4.00% Gross/AER** The interest is calculated daily using the cleared balance of the account and paid annually on 31st October, and at the point of closing your account. The interest rate tracks the Bank of England Base Rate, currently 4.00%, for the duration of the account being open. To access and monitor the Bank of England Base Rate visit www.bankofengland.co.uk AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
Can United Trust Bank change the interest rate?	Yes. The interest rate is variable and can therefore move up and down. Please see clause B1.4 of our Terms and Conditions for further information. This will happen within three days following a Bank of England Base Rate change. We will notify you of an interest rate change by letter or email as well as publishing this on our website.
What would the estimated balance be after 12 months based on a £5,000 deposit?	The projection assumes that the Bank of England Base Rate is 4.00% and does not take into account fluctuation to the Bank of England Base Rate, or withdrawals or deposits made into the account. The projection provided is for illustrative purposes only and does not take into account individual circumstances. **UTB 180 Day Notice Base Rate Tracker Account £5,200.00**
How do I open and manage my account?	**To open an account:** • You need to be 18 or over and permanently reside in the United Kingdom. • The account can be held jointly by up to two people. • The minimum balance is £5,000.00 per account. • The maximum balance is £1 million per account. • You can open our personal accounts online at our website, www.utbank.co.uk. • A Nominated Bank Account must be provided when applying for an account. This must be a transactional UK Bank account, and must be in your name. • You have 14 days after submitting your application to fund your account, which needs to be sent from your Nominated Account either electronically or a cheque. If it is not funded within the 14 days we will close the account. **To manage the account:** • You can communicate and manage your account via online banking, email, post or telephone.
Can I withdraw money?	Yes, however the following notice period is required for any withdrawals or closures. **UTB 180 Day Notice Base Rate Tracker Account - 180 days' notice is required.** Notice can be given by email or using the contact form on our website. Please state your name, account number, amount of withdrawal, and confirmation of the nominated bank account.
Additional information	Rates correct at the time of issue. Offers can be withdrawn at any time. The Bank of England Base Rate is currently 4.00%. Opening the account is subject to our Terms and Conditions. Interest is paid Gross i.e. without the deduction of tax. Tax treatment depends on individual circumstances and could change in the future.

Your ambitions aren't ordinary, so why should your bank be?

- Consistently competitive interest rates
- Outstanding customer service
- Protected by the Financial Services Compensation Scheme (FSCS)

United Trust Bank (UTB) is a multi-award winning, customer focused UK bank providing an extensive range of savings products to individuals, businesses, charities, schools and colleges.

We are a nimble and responsive bank, quick to react to changing markets and committed to offering competitive interest rates. We have been helping customers make more of their savings since 1955, offering a range of fixed, notice and tracker deposit accounts backed by our highly rated customer service.

As an independent bank with our own banking licence, our deposits customers enjoy the peace of mind and full protection provided by the Government's Financial Services Compensation Scheme (FSCS) and the Financial Ombudsman Service.

We go further so you can too

Personal Accounts
Fixed and variable rate accounts providing a safe place for customers' savings to grow.

ISAs
Individual savings accounts enabling personal customers to grow their savings tax-free.

Business Accounts
Simple and secure solutions for businesses, sole traders, pension funds, education providers, credit unions, clubs and societies to make their surplus funds work harder.

Charity Accounts
Competitive rates for charities and schools from a values and relationship driven bank.

Deposits Solutions
Bespoke products for customers with £1m or more, expertly managed by our team of savings specialists.

Trust Accounts
Savings solutions for trustees, who have control over assets or money provided by a settlor.

United, we go further

Effective date: 25th November 2026

United Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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FSCS PROTECTED

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