Our fixed rate savings accounts

SUMMARY BOX

ACCOUNT NAME

Online Fixed Saver

WHAT'S THE INTEREST RATE?

Effective from **4 February 2026**

ANNUAL INTEREST (FIXED)		
TERM	GROSS	AER
6 Month (issue 20)	4.02%	**4.06%**
1 Year (issue 79)	4.00%	**4.00%**
2 Year (issue 99)	3.90%	**3.90%**
5 Year (issue 47)	4.32%	**4.32%**

The rate you get depends on the term of the account applied for. This will be confirmed to you once you've applied.

Interest is calculated daily on balances of £1 and over. It's paid on the anniversary of the date we received your first deposit, and then annually after this – or at the end of the term if that's sooner.

If the anniversary falls on a weekend or a bank holiday your interest will be credited on the next working day.

AER means Annual Equivalent Rate, which illustrates what the interest would be if it was compounded annually.

Gross is the interest rate without the deduction of income tax. Interest is paid gross to your account.

CAN HTB CHANGE THE INTEREST RATE?

No, the interest rate is fixed for the duration of the term.

WHAT WOULD THE ESTIMATED BALANCE BE AT THE END OF TERM BASED ON A £1,000 DEPOSIT?

ESTIMATED INTEREST ON A £1,000 BALANCE		
TERM	BALANCE AT END OF TERM	INTEREST EARNED
6 Month (issue 20)	£1,020.10	**£20.10**
1 Year (issue 79)	£1,040.00	**£40.00**
2 Year (issue 99)	£1,079.52	**£79.52**
5 Year (issue 47)	£1,235.49	**£235.49**

This is for illustrative purposes only and assumes interest is paid and compounded annually. The illustrative example does not consider the individual circumstances of a customer.

HOW DO I OPEN AND MANAGE THE ACCOUNT?

- You can open an account by completing an application form on our website. We will complete some checks and let you know if we need anything else to help complete your application.
- This account is available to anyone aged 18 or over and a permanent resident in the United Kingdom.
- The account can be held jointly by up to two people.
- Once your account is open, you can manage it online through our online portal at htb.co.uk, by secure message when logged in, by email on savings@htb.co.uk or by telephone on 020 7862 6222 (Mon-Fri 9am-5pm, excluding bank holidays).
- The fixed term starts on the date the account is open. Interest starts when the first payment is received.
- You'll need the minimum balance of £1 in the account to open it and keep it open.
- The maximum account balance is £250,000 with a maximum of £1m balance across all your accounts with us.

CAN I WITHDRAW MONEY?	• This account offers a fixed rate for a fixed term, so you can only close it, withdraw or transfer your money at the end of the term (maturity). • We will get in touch before maturity to remind you of the date that your fixed term ends, detailing your options and asking for your maturity instructions. You can ask us to reinvest some or all of it into new accounts or return it to your nominated account. • If you don't tell us what you'd like to do by the fixed term maturity date, we'll move your balance into our Maturity Easy Access Account to keep your matured balance protected while you decide what to do with it – we'll send you more information about this account nearer the time. • We will close your account if it is unfunded for 14 days.
ADDITIONAL INFORMATION	• You have 14 days from the date you applied for the account to fund it, during which time you can make as many payments into the account as you like up to the maximum balance. After this time, your account will not be able to accept further funds. If the account remains unfunded at 14 days, it will be closed. • All payments must be made to – and from – your nominated bank account or into another account with us. • You have the right to close your account at any time within 14 days of account opening by contacting us. • We will not deduct tax from your interest. It is your responsibility to declare to HMRC any tax due on interest. • Hampshire Trust Bank is an authorised deposit taker and your eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit protection scheme, up to the applicable limit. The FSCS protects most depositors up to £120,000.

The Financial Conduct Authority is a financial services regulator and it requires us to give you this essential information to help you to decide whether this account is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. The information provided in the summary box above is a summary of the key features of the savings account and is not intended to be a substitute for reading the terms and conditions that apply to the account.