



PRODUCT GUIDES

Personal Easy Access Saving Accounts

Accounts for individuals, joint applicants and accounts operated under power of attorney



Protected

United, we go further

Personal Easy Access Accounts

Summary Box	
Account Name	UTB Easy Access Account Online Only
What is the interest rate?	<p>UTB Easy Access Account – 3.75% Gross/AER*</p> <p>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.</p> <p>* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p>
Can United Trust Bank change the interest rate?	<p>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.</p>
What would the estimated balance be after 12 months based on a £5,000 deposit?	<p>UTB Easy Access Account £5,187.50</p> <p>This assumes the interest rate does not change and assumes that no withdrawals or deposits are made during the first year.</p> <p>The projections provided are for illustrative purposes only and do not take into account individual circumstances.</p>
How do I open and manage my account?	<p>To open an account:</p> <ul style="list-style-type: none"> 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 £100,00.00 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. <p>To manage the account:</p> <ul style="list-style-type: none"> You can communicate and manage your account via online banking, email, post or telephone.

Personal Easy Access Accounts

Summary Box	
Can I withdraw money?	<p>Yes. Funds will be sent to your Nominated Bank Account upon withdrawal request.</p> <p>How to make a withdrawal:</p> <p>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.</p> <p>A withdrawal request can be made via Online Banking, by email, in writing or using the contact us form on our website.</p> <p>Please confirm your name, account number, amount of withdrawal and confirmation of your nominated bank account.</p> <p>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.</p> <p>For joint accounts, the request must follow the signing rules and be received before 5:00 PM to be processed on the same day.</p> <p>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.</p> <p>For more details, please refer to Sections E1.6 – E1.7 of the Terms and Conditions.</p>
Additional information	<p>Rates correct at the time of issue. Offers can be withdrawn at any time.</p> <p>Opening the account is subject to our Terms and Conditions.</p> <p>Interest is paid Gross ie. without the deduction of tax.</p> <p>Tax treatment depends on individual circumstances and could change in the future.</p>



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, trusts, 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.

United, we go further

Effective date: 6th February 2025

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



Protected