

These Specific Conditions apply in addition to the General Conditions for Savings Accounts. Defined terms in these Specific Conditions have the meaning given to them in the General Conditions unless stated otherwise or unless a meaning would be inconsistent with these Specific Conditions.

Easy Access Account and No Notice Account

Deposits:

Further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Withdrawals are restricted to a maximum of two (2) per calendar month. Instructions for withdrawals can be made by telephone banking or Digital Banking. Withdrawals are subject to Conditions 7 and 9 of the General Conditions and, other than for withdrawals in excess of £100,000 which require 24 hours' prior notice, can be made without notice.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st of December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Cash ISA Accounts

Individual Savings Accounts ('ISAs') allow UK tax residents aged 16 or over to receive interest on their savings free of tax. You must tell us if you are no longer a UK resident (your agreement to do so is set out in detail in the application form). You can make no further subscriptions after you have ceased to qualify. If you are unsure as to whether you are eligible for an ISA, you should consult Her Majesty's Revenue and Customs ("HMRC"). Kingdom Bank operates a number of cash individual savings accounts ("Cash ISAs") (the details of which are below). Cash ISAs are managed in accordance with the Individual Savings Accounts Regulations 1998 ("ISA Regulations") (as amended from time to time). You can subscribe to only one Cash ISA in a tax year. If you do not make a subscription in a tax year you must re-activate your Cash ISA in order to subscribe in any subsequent year. Cash ISA Accounts are only available to individuals. You may not subscribe more than the annual limit allowed under the ISA Regulations for any tax year (the current limits are set out on our website). Cash ISA Accounts will be, and must remain, your property and you must own the cash deposited in a Cash ISA (you cannot deposit money belonging to anyone else or held on behalf of anyone else).

You must not allow the Cash ISA Account to be used as security for a loan or transfer any rights in the cash or the Account to any other person. No charges or penalties (except those referred to below relating to where we permit early withdrawal in our discretion and any charges on transfer before maturity or notice period served) apply to these accounts and they can only be opened in single names. Joint Account holders are not permitted. No Cash ISA can be opened until a correctly completed, signed and dated application form is received together with our other standard Account opening forms and completion of all preliminary identification and other checks to our satisfaction.

We are satisfied that anyone to whom we delegate any functions or responsibilities is competent to carry out those functions and responsibilities. We will notify you if, by reason of any failure to satisfy the provisions of the ISA regulations, we become aware that your ISA is or will become no longer exempt from tax.

Fixed-Rate Cash ISA

Deposits:

The minimum deposit is £2,000. You may not deposit more than the maximum annual limit allowed under the ISA Regulations in any tax year (the current limits are set out on our website). In addition you may transfer past years contributions from an existing ISA held with Kingdom Bank or another ISA manager into your Fixed Rate Cash ISA. Please note that another ISA manager may make a charge for any transfer.

Term:

We may offer a number of different terms, which will be advised when applying.

Withdrawals:

No withdrawals are permitted during the term of the deposit.

Interest:

Interest accrues on the daily balance of the Account at the fixed rate notified to you on opening the Account. Interest is paid or charged at maturity, or on each anniversary of opening of the Fixed Rate Cash ISA if it is for a term in excess of 12 months.

Statements:

We will issue a statement on maturity of the Fixed Rate Cash ISA, or on each anniversary of opening the Fixed Rate Cash ISA if it is for a term in excess of 12 months.

Closure:

Shortly before your Fixed Rate Cash ISA matures, we will contact to you advising you of the date of maturity and of your options. In the absence of alternative instruction at maturity, the capital and interest will be automatically rolled over for the same term. On your written instruction only, and within the time limit you specify, a Fixed Rate Cash ISA Account may be transferred to another ISA manager. We will process such a request within 5 business days (as defined in the ISA Regulations) of the earlier of the maturity of your deposit or the date we receive your written instructions (though you may request a later date).

We will send the money to your new ISA manager within 5 business days of our receipt of their request, in accordance with the ISA Regulations. Please note, under the ISA Regulations, you must transfer all (and not just part) of the subscriptions made in the current tax year. If you want to transfer your Fixed Rate Cash ISA to another ISA manager before the maturity of your deposit, we will make a charge equivalent to the greater of 0.50% of the total transferred and £15. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

32-Day Notice Cash ISA

Deposits:

Deposits may be made in accordance with Condition 7 of the General Conditions but you may not deposit more than the maximum annual limit allowed under the ISA Regulations in any tax year (the current limits are set out on our website). In addition you may transfer past years contributions from an existing ISA held with Kingdom Bank or another ISA manager into your Step Up Cash ISA. Please note that another ISA Manager may make a charge for a transfer.

Withdrawals:

Instructions for withdrawals must be received by telephone banking, by post or by Digital Banking. All withdrawals are subject to Conditions 7 and 9 of the General Conditions and require 32 days' notice. On request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) we will make a charge equivalent to the greater of 0.25% of the amount withdrawn and £5. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable. Withdrawals cannot be replaced – further deposits will count toward your annual ISA limit.

Interest:

Interest accrues on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the Account on 5 April each year.

Closure:

This is governed by Condition 18 of the General Conditions. Also, on your written instruction within the time limit you specify, a Cash ISA Account may be transferred to another ISA manager. Please note that another ISA Manager may charge for a transfer. We will process such a request within 5 business days (as defined in the ISA Regulations) of the earlier of the end of the notice period and the date we receive your written instruction (though you may request a later date).

We will send the money to your new ISA manager within 5 business days of our receipt of their request, in accordance with the ISA Regulations. Please note, under the ISA Regulations, you must transfer all (and not just part) of the subscriptions made in the current tax year. If you transfer before the maturity of your deposit, we will make a charge equivalent to the greater of 0.25% of the total withdrawal and £5. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Gospel Partner Account and Young Gospel Partner Savings

Deposits:

Further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking, by post or by Digital Banking. All withdrawals are subject to Conditions 7 and 9 of the General Conditions and require 32 days' notice. On request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) a charge equal to the greater of 0.25% of the total withdrawal and £5.00 is payable. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st of December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Young Gospel Partner Savings only

Eligibility:

This Account is open to young people up to and including 17 years of age. It can be opened in the name of a parent, grandparent or guardian on behalf of the child.

Closure:

Shortly before the young person's 18th birthday we will contact you to seek your closure instructions. The balance of the Account may be transferred to an Account in their own name (subject to normal account opening criteria); or we can post a cheque for the balance of the Account, payable to the child, to the address we hold.

90-Day Notice Deposit Account

Deposits:

The minimum deposit is £1.00, further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking, by post or by Digital Banking. All withdrawals are subject to Conditions 7 and 9 of the General Conditions and require 90 days' notice. On Request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) we will make a charge equivalent to the greater of 0.50% of the total withdrawal and £15. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Savings Bonds

Deposits:

The minimum opening deposit and minimum balance and minimum deposit is £2,000. No further deposits may be made after the Account is opened.

Term:

We may offer a number of different fixed terms, which will be advised when applying.

Withdrawals:

No withdrawals are permitted during the term of the Savings Bond. On request (and always at our absolute discretion) we may permit the Account to be closed early or a partial withdrawal. In such circumstances (i.e. where prior to the maturity date but we are prepared to allow withdrawal) we will make a charge equal to the greater of 0.50% of the total withdrawal and £15. Such charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance in the Savings Bond at the fixed rate applicable at the date the Savings Bond is opened. Interest is applied on maturity, or on each anniversary of opening of the Savings Bond if it is for a term in excess of 12 months. Statements:

We will issue a statement on maturity of the Savings Bond, or on each anniversary of opening the Bond if it is for a term in excess of 12 months.

Closure:

Shortly before your Savings Bond matures we will contact you advising you of the date of maturity and of your options. Instructions must be received by post, by telephone banking or by Digital Banking. In the absence of alternative instruction at maturity, the capital and interest will be automatically rolled over for the same term at the prevailing rate on the date of maturity. There is no right to cancel a fixed rate Account under Condition 3.1 of the General Conditions.

Church & Charity Higher Rate Reserve Account

Deposits:

The minimum deposit is £1.00, further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking, by post or by Digital Banking. All withdrawals are subject to Conditions 7 and 9 of the General Conditions and require 90 days' notice. On Request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) we will make a charge equivalent to the greater of 0.50% of the total withdrawal and £15. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website.

Interest is added to, or deducted from, the account on the 31st December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Church & Charity Flexible Reserve Account

The minimum deposit is £1.00, further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking or via Digital Banking. We permit one withdrawal of up to £10,000 without notice in a rolling 90 day period. All additional withdrawals and withdrawals over £10,000 are subject to Conditions 7 and 9 of the General Conditions and require 90 days' notice.

On request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) a charge equal to the greater of 0.50% of the total withdrawal and £15.00 is payable. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st of December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.