

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:

The minimum deposit is £1. 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, by post 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.

Statement:

We will issue a statement at least one per year, either via post or email.

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 18 or over, who hold a National Insurance number (NI), 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 His 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). Cash ISA Accounts are only available to individuals. You can subscribe to multiple Cash ISA's in a tax year (6 April - 5 April the following year). 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 at 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

General Terms (Applicable to All Fixed-Rate Cash ISA's)

These terms apply to all fixed-rate cash ISAs offered by Kingdom Bank, including the Kingdom Bank Fixed ISA – 1 Year and 2 Year products, unless stated otherwise.

Deposits:

- The minimum deposit is £2,000 unless otherwise specified for specific products below.
- You may not deposit more than the maximum annual limit allowed under ISA regulations in any tax year (current limits are set out on our website).
- You may transfer past years' ISA contributions from another provider or from Kingdom Bank into your Fixed Rate Cash ISA. Transfer charges may apply if initiated from another ISA manager.

Withdrawals:

- Withdrawals are not permitted during the fixed term except in cases allowed by ISA regulations (e.g death or terminal illness).
- Withdrawals cannot be replaced – any further deposits will count towards your annual limit.

Interest:

- Interest is calculated daily and paid either annually or at maturity, depending on the term of your ISA.
- Interest is paid at a fixed rate confirmed upon account opening and will not change during the fixed term. .

Statements:

- We will issue a statement, at least annually, either by post or email, or on maturity of your ISA.

Closure:

- You may cancel your ISA within 14 days of account opening in accordance with 3.1 of the General Conditions.
- If no instructions are received at maturity, the capital and interest will automatically be rolled over for the same term.
- To transfer or close your ISA after maturity, written instruction is required. We will process the closure or transfer within 5 business days of

receiving your instructions or from the date of maturity, whichever is earlier. You may request a later date.

- If you transfer your ISA before maturity, a charge of the greater 0.50% of the transferred value or £15 will apply.

Standard Fixed Rate Cash ISA

Minimum Deposit: £2,000

Terms Available: As advertised on our website.

Withdrawals: Not permitted during term.

Interest: Paid at maturity or annually if term exceeds 12 months.

1 Year Fixed Higher Rate ISA

Minimum Opening Deposit: £10,000

Maximum Balance: Subject to HMRC ISA subscription limits.

Term: Fixed for 12 months.

Withdrawals: Not permitted except in accordance with ISA regulations (e.g. death or terminal illness).

Early Closure: May result in loss of tax-free status and accrued interest.

Interest: Interest is calculated daily and paid annually. The interest rate is fixed for the term of the product and will not change once the account has been funded.

Statement: Issued at least annually.

2 Year Fixed Higher Rate ISA

Minimum Opening Deposit: £20,000

Maximum Balance: Subject to HMRC ISA subscription limits

Term: Fixed for 24 months

Withdrawals: Not permitted except in accordance with ISA regulations (e.g. death or terminal illness).

Early Closure: May result in loss of tax-free status and accrued interest.

Interest: Interest is calculated daily and paid annually. The interest rate is fixed for the term of the product and will not change once the account has been funded.

Statement: Issued at least annually

32-Day Notice Cash ISA

Deposits:

The minimum deposit is £1. Deposits may be

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 32-Day Notice 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 withdrawals at shorter notice can be made available. In such circumstances we will make a charge equivalent to the greater of 0.25% of the amount withdrawn, a minimum of £5 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. Withdrawals cannot be replaced – further deposits will count toward your annual ISA limit.

Interest:

Interest accrues on the daily balance of the 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.

Statement:

We will issue a statement at least one per year, either via post or email.

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 or closed. 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 can transfer part, or all of the subscriptions made in the current or previous tax years. If you transfer before the end of the notice period, we will make a charge equivalent to the greater of 0.25% of the total withdrawal, a minimum of £5 is payable. Such notice charge will be deducted from the balance of your Account before the transfer is made and before any same-day transfer charge has been deducted, if applicable. Withdrawals cannot be replaced - further deposits will count towards your annual ISA limit. 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, Personal Gospel Partner Account and Young Gospel Partner Account

Deposits:

The minimum deposit is £1. 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, a minimum of £5 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.

Statement:

We will issue a statement at least one per year, either via post or email.

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 Account 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); alternatively, we can post a cheque (payable to the child) to the address we hold or make a bank transfer for the balance of the Account.

90 Day Notice Deposit Account

Deposits:

The minimum deposit is £1. 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, a minimum of £15 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 December each year.

Statement:

We will issue a statement at least one per year, either via post or email.

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.

120 Day Notice Deposit Account

Deposits:

The minimum opening deposit and minimum balance is £10,000. 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 120 days' notice. On request (and always at our absolute discretion) we may permit a 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 a withdrawal) we will make a charge equivalent to the greater of 0.50% of the total withdrawal, a minimum of £15 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 31 December each year.

Statement:

We will issue a statement at least one per year, either via post or email.

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.

Fixed Rate Saver Accounts (Personal, Church and Charities and Business)

Deposits:

The minimum opening deposit and minimum balance 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. Our current terms are also available on our website.

Withdrawals:

No withdrawals are permitted during the term of the Fixed Rate Saver Account. 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, a minimum of

£15 is payable. 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 Fixed Rate Saver Account at the fixed rate applicable at the date the Fixed Rate Saver Account is opened. Interest is applied on maturity, or on each anniversary of opening of the Fixed Rate Saver Account if it is for a term in excess of 12 months.

Statements:

We will issue a statement, either via post or email, on maturity of the Fixed Rate Saver Account, or on each anniversary of opening the Fixed Rate Saver Account if it is for a term in excess of 12 months.

Closure:

Shortly before your Fixed Rate Saver Account matures we will contact you advising 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 & Business Higher Rate Reserve Account Deposits:

The minimum deposit is £1. 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 by post. 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 a 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, a minimum of £15 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 December each year.

Statement:

We will issue a statement at least one per year, either via post or email.

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 & Business Flexible Reserve Account

Deposits:

The minimum deposit is £1. 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 by post. 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 a 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 a withdrawal) a charge equal to

the greater of 0.50% of the total withdrawal, a minimum of £15 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.

Statement:

We will issue a statement at least one per year, either via post or email.

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.

Organisation 120-Day Deposit Account

Deposits:

The minimum deposit and minimum balance is £10,000. 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 by post. All withdrawals are subject to conditions 7 and 9 of the General Conditions and require 120 days' notice. On request (and always at our absolute discretion) we may permit a 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 a withdrawal) we will make a charge equivalent to the greater of 0.50% of the total withdrawal, a minimum of £15 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 31 December each year.

Statement:

We will issue a statement at least one per year, either via post or email.

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.

Instant Access Gospel Saver and Organisation Instant Access Gospel Saver

Deposits:

The minimum opening deposit and minimum balance is £10,000.00. 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 one (1) per calendar month. Instructions for withdrawals can be made by telephone banking, digital banking or by post. Withdrawals are subject to conditions 7 and 9 of the General Conditions and, other than 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.

Statements:

We will issue a statement at least one per year, either via post or email.

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.

Everyday Gospel Saver (Personal, Church and Charities and Business)

Deposits:

The minimum opening deposit and minimum balance is £5,000.00. 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, digital banking or by post. Withdrawals are subject to conditions 7 and 9 of the General Conditions and, other than 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.

Statements:

We will issue a statement at least one per year, either via post or email.

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.