



## Summary Box

### What is the interest rate?

#### 4.75% Gross\* each year/ AER† (Variable)

(See the meanings of 'Gross' and 'AER' below this summary box)

We work out the interest on the money in the account daily and pay it into the account on 1 January each year.

### Can Principality change the interest rate?

- Yes, variable interest rates can go up or down.
- If you have £100 or more in the account, we will give notice of any reduction in interest rates at least 14 days before the change takes effect.
- For more information, see the section Changes to interest rates in our Savings Terms and Conditions.

### What would the estimated balance be after 12 months based on depositing £50 every calendar month?

£ 615.38

This is based on you paying in £50 a month for 12 months, making the first payment on the date the account was opened, no money being taken out of the account and no change to the interest rate.

This calculation is for guidance only, to show you what a future balance could look like. It does not consider your individual circumstances.

### How do I open and manage my account?

- You must be 16 or over and be a UK resident (see your 1 Year Triple Access Regular Saver account terms).
- This can be a joint account unless it was opened online. Accounts opened online cannot be joint accounts.
- You can't have more than one 1 Year Triple Access Regular Saver account terms account in your name. You can open the account in branch, at an agency or online.
- If you open the account online you have to link the account to a current account in your name with another UK bank or building society in order to move money when you need it. You must manage your account using a secure online profile with Principality
- If you open the account in branch you can manage the account in branch, at an agency, by post, or by using a secure online profile with Principality
- You must keep at least £1 (the minimum balance) in the account.
- You do not have to make payments into the account every month.
- The most you can pay in each month is £50, in one or more payments.
- If your account reaches £600.00, you cannot pay any more money in.
- The account will come to an end (mature) after 1 year, on the anniversary of the account opening.

### Can I withdraw money?

- Yes, you can make 3 withdrawals from the account every calendar year.
- Closing the account counts as a withdrawal.
- On the 1st anniversary of opening the account, we will move your money to an easy access account available at the time.

## Summary Box continued

### Additional information

- Service charges and costs may apply to your account. These are set out in our Tariff of Charges.
- If the total amount of interest you earn is more than your tax-free Personal Savings Allowance, you may have to pay tax directly to HM Revenue & Customs (HMRC). For more information, visit [gov.uk](http://gov.uk).
- In certain circumstances we may refuse an instruction for using an account. These circumstances are set out in our Savings Terms and Conditions.
- The interest rates quoted above were correct on 05/02/2026

#### Meanings of Interest terms

\* Gross interest is the rate of interest before income tax is deducted at the rate set by law.

† AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest were paid once each year on the whole balance, including previous interest payments.

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Protected



## Account Terms

These account terms, along with the summary box and our Savings Terms and Conditions, apply to your 1 Year Triple Access Regular Saver account terms (the account).

If there is any difference between these account terms and the Savings Terms and Conditions, these account terms will apply.

### Opening your account

To open and use your account, you must be 16 or over and:

- a UK resident, meaning that you have your permanent home in the UK (except the Channel Islands or the Isle of Man); or
- a Crown employee (employed by the Government and serving overseas) or married or in a civil partnership with a Crown employee.

You'll need proof of your address and identity.

You can only open one of the current issue number of the 1 Year Triple Access Regular Saver account terms in your name.

If you open the account in branch or at an agency, the account can have up to four joint account holders. You can add new account holders once the account is open.

If you open the account online, the account cannot be opened as a joint account, or by someone acting on your behalf (for example, someone who has power of attorney to act for you).

The account has limited availability. We can stop accepting new applications at any time.

### Putting money into your account

The first payment into the account must be at least £XX. If we do not receive the payment within five business days of the account opening, we will close it.

You can make electronic payments into the account from another UK bank or building society account, or a Principality account in your name, if allowed by that account. If you open the account in branch you can also make payments into the account by cash or cheque.

After your first payment, you can pay in money by standing order from a UK bank or building society account in your name with another provider.

To make sure we receive the standing order payments by the end of each month you should ensure they leave your bank or building society account by the 20th of the month.

You must keep at least £1 (the minimum balance) in the account. If your account reaches £600.00, you cannot pay any more money in.

You can't pay in more than £50 per calendar month.

This account has a variable interest rate. This means the rate can go up or down. This is explained in the Changes to interest rate section of the Savings Terms and Conditions.

We work out the interest on the money in the account daily and pay it into the account on 1 January each year.

### Taking money out of your account

You can take money out of this account up to 3 times in any calendar year without losing interest. For more information, see the Taking money out of the account section in the Savings Terms and Conditions.

Closing the account also counts as taking money out.

After you have taken money out 3 times, unless we reduce the interest rate, you can't take money out of the account again until the start of the next calendar year.

If we reduce the interest rate, you can take money out one more time or close the account within 30 days from the date we tell you about the interest rate change.

### When the account matures

The account will come to an end (mature) at the end of the fixed term 1 year after the date it opened).

When the account matures, we will move all of the money into an easy access account available at the time. We will write to you before the end of the fixed term to let you know what we are doing.

### Closing your account

As closing the account counts as taking money out, you can only close the account if you have not already taken money out 3 times in the current calendar year. If you have, you cannot close the account until the start of the next calendar year.

If you open the account online, the account must have a linked UK bank or building society account in your name to which electronic payments can be made. Payments must be made to this linked account.

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If we reduce the interest rate, you can use your extra withdrawal to close the account.

If you close the account, you won't lose interest.

We will close the account if the money in the account is below the minimum balance.

