



This is a Key Features Document as referred to and defined in the Saving Accounts Terms and Conditions for Personal Customers and as such contains additional terms and conditions which govern the binding legal relationship which is created between you and us.

Account Name

180 DAY NOTICE DEPOSIT

What is the interest rate?

Annual Interest (variable)	
1.70%	GROSS/AER

Interest is calculated daily and is paid annually to your Notice account then sent the following working day to your nominated account or at the closure of the account.

Can PCF Bank change the interest rate?

The Interest rate is variable and may be altered in accordance with Section 29 of our Terms and Conditions for Personal Savings Accounts.

What would the estimated balance be after 12 months based on a £1,000 deposit?

A deposit of £1,000.00 at an annual Gross rate of 1.70% (variable) would generate an estimated balance of £1,017.00 in 1 year.

The above example is for illustrative purposes only and assumes no withdrawals, no changes to the interest rate over the period and interest is paid annually on a cleared deposit. The illustrative example does not take into account the individual circumstances of a customer.

How do I open and manage my account?

- The account can only be opened online
- You can deposit any amount from £1,000 to a maximum of £85,000
- Deposits can be paid into the account by electronic transfer after it is opened
- The account can be managed online, by phone or by post
- The account is only available to individuals who are 18 years of age or over, permanently resident in the UK and can provide a UK bank account as a Nominated Account.

Can I withdraw money?

- You will need to give us 180 days' notice if you want to make a withdrawal.
- If a withdrawal date is on a non-working day, your funds will be made available on the next working day.
- You will receive your money (after the 180-day notice period) by electronic transfer.
- You cannot cancel your notice instruction if we have actioned your request.

Additional Information

- We will pay interest GROSS to your Nominated Account.

Account Conditions

- We'll send you a statement on the anniversary of the account opening and at the closure of your account.
- Please note that if we withdraw this product you will not be notified in writing.
- Customers can hold up to a maximum of £85,000 across all savings accounts held with PCF Bank.
- Please note that the Bank reserves the right to withdraw this product at any time. If the product is withdrawn you can still access the money in your account (at the end of the notice period), but you cannot make further deposits. If we withdraw a product, it will appear in the 'Interest Rates' section of our website. If you are considering making further deposits, we suggest you check our website first or call us 020 7227 7577 to see if the product is still available.

To take advantage of this savings account you can apply online. For further information and application forms please visit our website WWW.PCF.BANK or call us on 020 7227 7577.



Points to note

- **AER** stands for Annual Equivalent Rate. If you left a sum of money in your account all year, the AER would be the interest rate you'd get if we paid you interest during the course of the year and your subsequently higher balance then earned more interest (this is known as Compound Interest). The AER will only be higher than the gross interest rate where we pay you interest more than once a year. We quote the AER on all our accounts so that you can compare our products with those of other banks.
- **GROSS** means the interest rate before any deduction of income tax. Please note as of 6th April 2016, income tax will no longer be deducted by PCF Bank from interest earned on your account.
- **Financial Services Compensation Scheme (FSCS)**. This product is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. For further information about the compensation provided by the FSCS (including amounts covered and eligibility to claim), refer to the FSCS website www.FSCS.org.uk or call the FSCS on 0800 678 1100.
- **PCF Bank Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN number 747017. The Bank is registered in England and Wales, registration number 02794633 and is wholly owned by PCF Group plc, a company registered in England and Wales, registration number 02863246 and listed on the Alternative Investment Market. Certain subsidiaries of the Bank are authorised and regulated by the Financial Conduct Authority for consumer credit activities. Registered offices are at Pinners Hall, 105-108 Old Broad Street, London EC2N 1ER.