This document provides Additional Terms of an Ethical 100-Day Notice Charity, Trust and Unincorporated Association Account. Together with the application form and the Terms for organisations this forms the agreement between you the account holder and Charity Bank. You should read the documents carefully so that you understand what you are buying, and then keep them safe for future reference.

Availability

1.1 This Ethical 100-Day Notice Charity, Trust and Unincorporated Association Account is available if you are a UK Registered Charity or Trust and Unincorporated Associations (clubs and societies). The trustees, directors, beneficial owners, additional signatories, chairman and secretary must be permanent UK residents.

Payments into your account

2.1 You need to deposit a minimum of £1,000 or more to open an account and you can add to your savings through regular payments, deposit a lump sum, or both.

2.2 The maximum account balance is £500,000.

Interest

3.1 Tiered interest rates depending on the amount you wish to invest.

<table>
<thead>
<tr>
<th>Ethical 100-Day Notice Charity &amp; Trust Account</th>
<th>0.71% Gross / AER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances from £1,000-£24,999</td>
<td></td>
</tr>
<tr>
<td>Balances from £25,000-£500,000</td>
<td>0.86% Gross / AER</td>
</tr>
</tbody>
</table>

3.2 If your balance falls below £1,000 (the minimum for this account), we’ll pay you 0.10% GROSS/AER.

3.3 Interest rates are managed and subject to change. If the change is to your disadvantage we will give you written notice 30 days in advance in accordance with our Terms for organisations.

If we are changing the interest rate to your advantage we will give you notice of the change either before the change comes into effect or at the earliest opportunity afterwards.

3.4 Interest is calculated daily and added to your account quarterly in March, June, September and December and on closure of your account.

3.5 You’ll receive interest gross, with no tax taken off.

Notice Periods

4.1 You may access your savings (after the 100-day notice period) by electronic transfer or post to your Nominated Account or transfer to another Charity Bank account held by you.

4.2 In exceptional circumstances, the bank’s executive management may, at its discretion, grant a request for early withdrawal of funds. If the request is granted an Early Withdrawal Fee may be levied. The Early Withdrawal Fee is an amount equal to interest payable by the Bank during the Notice Period for an account, calculated using the interest rate on the account immediately prior to the date of the request to withdraw funds. It will be deducted from the interest earned but not credited to the account. If you close your account and the amount of interest earned does not cover the Early Withdrawal Fee, the Early Withdrawal Fee (or part of it) will be taken from your account funds.

| Early Withdrawal Fee: | (Amount being withdrawn x Interest rate) x notice period / days in year. |

Notice Periods

5.1 A letter signed by the account holder giving notice is required for withdrawal and closure.

5.2 Withdrawals are unlimited and without loss of interest subject to full notice being given.
### Summary Box
Charity Bank Ethical Notice Accounts for Charities and Clubs

#### What is the interest rate?

<table>
<thead>
<tr>
<th>Deposit Balance</th>
<th>Gross*/AER**</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1,000-£24,999</td>
<td>0.41%</td>
</tr>
<tr>
<td>£25,000-£500,000</td>
<td>0.56%</td>
</tr>
<tr>
<td>£1,000-£24,999</td>
<td>0.71%</td>
</tr>
<tr>
<td>£25,000-£500,000</td>
<td>0.86%</td>
</tr>
</tbody>
</table>

Interest is calculated daily and applied to your account quarterly in March, June, September and December.

#### Can Charity Bank change the interest rate?
Yes. This is a managed rate account. The Terms for organisations explain how and why the interest rate can be changed.

#### What would the estimated balance be after 12 months based on both interest rate tiers?
The illustrative examples shown below assume no withdrawals, no changes to the managed interest rates over the period and interest is paid to accounts quarterly in March, June, September and December. (The illustrative examples do not take into account the individual circumstances of a customer)

<table>
<thead>
<tr>
<th>Deposit at Account Opening</th>
<th>Balance at Term End</th>
<th>Interest Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1,000</td>
<td>£1,004.11</td>
<td>£4.11</td>
</tr>
<tr>
<td>£25,000</td>
<td>£25,140.29</td>
<td>£140.29</td>
</tr>
<tr>
<td>£1,000</td>
<td>£1,007.12</td>
<td>£7.12</td>
</tr>
<tr>
<td>£25,000</td>
<td>£25,215.69</td>
<td>£215.69</td>
</tr>
</tbody>
</table>

#### What is the tax status?
Interest will be paid gross*.

#### How do I open and manage my account?
- All directors, trustees and additional signatories must be permanent UK residents and only liable to pay tax in the UK.
- You can open your account online or by post. We will answer any questions directly by email, telephone or post.
- The minimum deposit required to open notice accounts is £1,000.
- The maximum balance for notice accounts is £500,000.

#### Can I withdraw money?
- Yes, you can make unlimited withdrawals, subject to serving the full notice period relevant to your account.
- Your money can be returned to your nominated account or transferred to any other Charity Bank account you hold with us that allow deposits.

#### Additional information
- If you change your mind within 14 days of opening your account we will cancel your account without penalty or notice.
- *Gross is the interest rate without tax deducted.
- **AER stands for Annual Equivalent Rate and illustrates the interest rate if it was paid and compounded once each year.