Information Sheet

Royal Bank of Scotland

2 Year Fixed Term Savings Account – ARI 923 (relating to maturing Issue 233)

Know what your money will earn with a fixed interest rate for a set term

This Information Sheet sets out the key information you need to know about your account. It should be read together with the *Fixed Term Savings Account terms* and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Fixed Term Savings Account		
What is the interest rate?	2 Year Issue 923		
	Balance	**AER**	**Gross p.a.**
	£1 - £99,999	4.15%	4.07%
	£100,000 - £3,000,000	4.25%	4.17%
	Interest is paid on a tiered basis from the date your account is reinvested until the maturity date. This means you'll earn one rate on your entire account balance. Interest is calculated daily and paid on the first business day of every month and on the maturity date. If you have chosen to have interest paid into a nominated account, this must be a Royal Bank of Scotland personal current or savings account with instant access (other than an instant access ISA) held in your name at the same branch as your Fixed Term Savings Account. If interest is paid into your nominated account, you can access it the following day.		
Can Royal Bank of Scotland change the interest rate?	No, the interest rate is fixed. This means that the rate will not change between the date you open your account and the maturity date.		
What would the estimated balance be at maturity based on a range of deposits?	**Deposit at date of fixed term start date**	**Balance at maturity**	**Interest earned**
	£10,000.00	£10,846.55	£846.55
	£100,000	£108,681.94	£8,681.94
	These are only examples and do not take into account your individual circumstances. The examples assume that interest is paid into your Fixed Term Savings Account.		
How do I manage my account?	You can manage your account via online, mobile app, telephone or by visiting a branch. Your balance at the Fixed Term Start Date must be at least £0.01 or it will be converted into a Primary Savings Account. The Maximum Deposit is £3,000,000. We will send you a certificate of deposit within 14 days of the date of the fixed term start date.		
	Key dates:		
	Last date to make additional payments or withdrawals	26 October 2026	
	Fixed Term Start Date	27 October 2026	

Please turn over for more information

Can I withdraw money?	You can make additional payments or withdrawals from your reinvested account until 3.30pm on the "Last date to make additional payments or withdrawals". After this date partial withdrawals are not allowed. If you want to make a withdrawal before the maturity date, you must close your account by giving 35 days' written notice to your branch. An early closure charge will be deducted from the balance of your account, except in the event of your non-voluntary redundancy or death. The early closure charge will be the lower of the amount of interest earned on your account or 90 days' interest. The total amount you receive (including interest earned on your balance) will be no less than your balance at the date it was reinvested. For example, if you have earned 50 days' interest you will only be charged an early closure charge equivalent to 50 days' interest. If you have earned 100 days' interest you will only be charged an early closure charge equivalent to 90 days' interest. The early closure charge will be deducted from the balance of your Fixed Term Savings Account.
	Reinvestment of your Fixed Term Savings Account At the maturity date we'll automatically reinvest your deposit and any outstanding interest (unless you have chosen to have this paid into a nominated account) into a new Fixed Term Savings Account **unless** you tell us you want to opt out. The interest rate for the new account may be higher or lower. After your account is reinvested you'll be able to increase or reduce your balance during a set period. We'll send you more information on this closer to the time. If you choose not to reinvest, your account will be converted into a Primary Savings Account on the maturity date (or if the maturity date is not a business day, the next business day) and your money can be accessed on the following day. *Please see Term 7 of the Fixed Terms Savings Account terms and the information sheet for more information.*

Maturity key dates:	**2 Year Issue 923**
Maturity date We'll send you information on your options on or around 14 days before this date	27 October 2028
Date by which you can opt out of reinvesting in a new Fixed Term Savings Account (the 'opt-out date')	22 October 2028
Date by which you can cancel your reinvested Fixed Term Savings Account without incurring an early closure charge	26 November 2028
Date you can access your money if not reinvesting	28 October 2028

Additional information	**Definitions** **Annual Equivalent Rate (AER)** This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts. **Gross Rate** The interest rate you are paid without the deduction of UK income tax. **p.a.** Per annum (per year).

Important information about compensation arrangements

Your eligible deposits held by a UK establishment of the Royal Bank of Scotland are protected up to a total of £120,000 by the Financial Services Compensation Scheme, the UKs deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered. An FSCS information sheet and list of exclusions will be provided to you on an annual basis.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

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