Afin Bank

Product Summary: 3-Year Fixed Term Account

V4_08_26

Product Summary

This summary provides details of this account and any special conditions that apply. Please read it carefully together with the Afin Bank Deposits Terms and Conditions you have been given, which can be found at https://afinbank.com/savings/

<table>
<tr><th colspan="5">Summary Box</th></tr>
<tr><td>Account name</td><td colspan="2">3-Year Fixed Term Account</td><td>Issue Number</td><td>4</td></tr>
<tr><td rowspan="5">What is the interest rate?</td><td colspan="4">Annual Interest (Fixed)</td></tr>
<tr><td>Balance</td><td>% Gross[1]</td><td colspan="2">% AER[2]</td></tr>
<tr><td>£1,000 - £200,000</td><td>4.86%</td><td colspan="2">4.86%</td></tr>
<tr><td colspan="4">
The rate is effective from when you open your account and meet the funding requirements. It is then fixed until the end of the product term
Interest is calculated daily and paid annually on the anniversary of your account meeting the minimum funding requirements
All interest is paid gross
At account opening, you can choose to have the interest paid into your Savings account or Nominated Bank account. Whilst interest will be paid annually, interest paid direct into this savings account will not be accessible until maturity.
</td></tr>
<tr></tr>
<tr><td>Can Afin Bank change the interest rate?</td><td colspan="4">No, the interest rate is fixed and will not change during the fixed term.</td></tr>
<tr><td rowspan="3">What would the estimated balance be after 36 months based on a £1,000 deposit?</td><td colspan="4">This projection is for illustrative purposes and assumes that:
Interest is paid annually and straight into your savings account
No further deposits or withdrawals are made
</td></tr>
<tr><td colspan="4">Projected balance</td></tr>
<tr><td colspan="4">£1,153.00</td></tr>
<tr><td>How do I open and manage my account?</td><td colspan="4">To open this account, you must:
Be 18 years or over
Be a UK resident (for tax purposes)
Have a valid mobile phone number and email address
Joint accounts are not accepted

Opening and managing your account:
You can open and manage your account using the Afin app and will need your contact details, email address and details of your UK current account that you wish to register as your Nominated Bank account
If we need additional information about your application, we will contact you
You can also contact us by telephone to provide instructions about your account

Minimum / Maximum balance:
The minimum balance is £1,000. If this is not reached within 14 days of opening your account, we will cancel your account without penalty or notice and return any deposited funds to your Nominated Bank Account.
You can fund your account multiple times within the deposit window (14 days from account opening) up to a maximum balance of £200,000 per account holder. This limit applies to the total balance across all your Afin Bank deposit accounts
</td></tr>
</table>

	• Your eligible deposits within Afin Bank are protected up to a total of £120, 000 by the Financial Services Compensation Scheme. Any deposits above this limit are unlikely to be covered
Can I withdraw money?	You cannot make withdrawals during the fixed term. We will write to you before the end of your fixed term to give you options on what to do next.
Additional Information	For further information on how your account works, please refer to the Fixed Term Deposit terms and conditions.

[1] Gross is the rate of interest payable before any tax is deducted.
[2] AER is the Annual Equivalent rate and shows what the interest rate would be if the interest was re-invested into the account each year.

We are here to help by phone on 0333 344 2974 from 9am to 5pm, Monday to Friday (excluding bank holidays). You can also email us at support@afinbank.com

If you need an alternate format, please contact us at support@afinbank.com

Financial Services Compensation Scheme (FSCS): Your eligible deposits held by Afin Bank Limited (FRN:1004742) are protected up to a total
of £120,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. Any deposits you hold above the limit
are unlikely to be covered.

Protected

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please contact us or refer to the FSCS website www.fscs.org.uk/check/check-your-money-is-protected/ or contact the FSCS on 020 7741 4100 or 0800 678 1100, at ICT@fscs.org.uk or at Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Please note, only compensation related queries should be directed to the FSCS.