

## Notice Deposit Accounts for Retail

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### Account Types

#### 95 Day, 120 Day, 180 Day – GBP only

- Earn higher returns on your savings without locking them away for a long time
- Earn interest daily with interest being added to the Notice Deposit Account on 30th June & 31st December

### More Information

#### Can the interest rate change?

Yes. The rate is variable; the Notice Deposit rates can increase or decrease. If the rates go down, we will notify you as per our Terms and Conditions.

#### Can I withdraw money?

Yes. Subject to the minimum notice of withdrawal i.e 95 Calendar days, 120 calendar days or 180 calendar days. Early withdrawals are not permitted. The notice period is effective from the date of receipt of the instruction to withdraw. The notice withdrawal instruction must be in writing, signed in accordance with the mandate.

#### Is there a minimum and maximum deposit and withdrawal amount?

- There is a £10,000 minimum deposit requirement to open and maintain a Notice Deposit Account
- There is a £500,000 maximum deposit per customer
- The minimum balance must not fall below £10,000
- Minimum of £10,000 additional deposits are permitted via Bank transfer into your Notice Deposit Account

#### When and where is interest paid:

Interest is compounded and added to the Notice Deposit Account semi-annually on 30th June and 31st December

#### How is interest calculated:

Interest is accrued on a daily basis.

#### How safe is my money?

We are covered by the Isle of Man's Depositors' Compensation Scheme (DCS), the current limits are up to £50,000 per person. This is not per account. Visit the FSA website for more information:

[www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/](http://www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/)

Full Terms and Conditions can be found on the Bank's website: [www.conisterbank.co.im/terms-and-conditions](http://www.conisterbank.co.im/terms-and-conditions)

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To find out more:

Call us on **+44 (0)1624 694694** or visit us at [conisterbank.co.im](http://conisterbank.co.im)

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