



Terms and Conditions

Savings



February 2026



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Introduction



Savings accounts created with your needs in mind.



These terms and conditions explain our obligations to You and your obligations to us.



Keep this document in a safe place for future reference.



Thanks for choosing Hodge. If You have any questions about your savings account or any additional products with Hodge, please visit the Help and Support section of our website. If You still need to get in touch, our contact details are on the last page of this document.

We all know terms and conditions are a pretty dull read – but when it comes to keeping your money protected, it's important to be thorough. This document contains all the information You need about the account(s) You have with Hodge so please keep it safe so You can refer back to it should You ever need to.

Key facts

Here's a quick summary of our current products. Remember to read the Terms and Conditions in full to make sure You know everything about your account.

Easy Access

Getting started

- You need to deposit a minimum of **£1** from your nominated bank within **14 days** of account opening
- You need to keep a minimum balance of **£1**

During your agreement

- You **can add money** to the account whenever you want
- You **can withdraw money any time**, as long as you keep a balance of £1
- If you withdraw all the money and don't leave £1, your account will be closed
- You can manage your savings or tell us about a change in circumstances using **online banking**
- Interest is calculated on a **daily basis** and paid into your savings account or your nominated bank account monthly.

Fixed rate bonds and ISAs

Getting started

- You need to deposit a minimum of **£1,000** to open your account. This is the minimum amount you need to hold in the account
- You have **14 days** to add money to your account, after that, you can't add more money
- The maximum balance you can have in your account is **£1,000,000**.
- During your application, you'll choose how you want your interest paid, you can't change the frequency of Your interest payments, but you can change whether we pay into your nominated bank account or Hodge account
- You can close your account in the 'cooling off period' which is within 14 calendar days of opening your account.

During your agreement

- You **can't add more money** to the account
- With Fixed Rate Bonds, **you can't withdraw your money** until the end of the fixed term
- With ISAs, you can withdraw your money early but you will be charged a **fee**. Remember, you need to transfer your money to another ISA provider if you want to keep your savings tax-free
- You can check on your savings or tell us about a change in circumstances using **online banking**
- Interest is calculated on a **daily basis** and paid into your savings account or your nominated bank account either monthly or annually.
- Your interest rate is fixed, meaning it won't change during the term of your product.

At maturity

- We'll contact you at least **14 days** before your account is due to mature with next steps
- You need to submit instructions via **online banking**
- If you don't tell us your maturity instructions, your money will go into a **Maturity Holding Account**. This is not designed to be a long-term account; the interest rate is low and variable.

Section A

General terms and conditions



General Terms and Conditions



1. How these terms work

Before You apply to open one of Our savings accounts, You'll need to take Your time and read these Terms and Conditions carefully, along with the product Summary Box. These Terms and Conditions explain Our agreement with You.

These Terms and Conditions have four sections:

Section A: General Terms and Conditions that apply to all Hodge savings accounts

Section B: Specific Terms and Conditions for Our Fixed Rate Bonds

Section C: Specific Terms and Conditions for Our Cash ISAs

Section D: Specific Terms and Conditions for Notice Accounts.

Section E: Specific Terms and Conditions for Easy Access

You can download a copy of the Terms and Conditions from Our website at any time.

2. Contact

If You need to get in touch about your Hodge savings account, please visit [hodgebank.co.uk/help-and-support/contact-us/](https://www.hodgebank.co.uk/help-and-support/contact-us/)

You can also get in touch by:

Email: savings@hodge.co.uk

Telephone : 0800 028 3746 (phone lines are open Monday-Friday 9am-5pm)

You can access Your account by logging in through www.hodgebank.co.uk

We may contact You through any of the channels agreed by You. You must let Us know of any changes in Your contact details.

Telephone conversations may be recorded for training, monitoring and regulatory purposes to improve Our customer service standards.

For email contact, We'll only contact You through

the email address registered to Your Hodge account. We'll communicate with You in English.

3. Opening an account

You have to open an account with Hodge online through [hodgebank.co.uk](https://www.hodgebank.co.uk). You'll need to meet Our eligibility requirements to open and maintain an account with Us.

You must meet the following criteria:

- Be at least 18 years of age
- Be living in the UK and a UK tax resident only
- Not a US citizen (a resident, green card holder, or US person based on your worldwide income)
- Hold a UK National Insurance Number
- Hold a valid unique email address
- Hold a valid UK mobile number
- Hold a UK current account in your name

In addition to the above eligibility criteria, for Cash ISAs, You could also be working as a Crown employee serving overseas and paid out of the public revenue of the UK. Typically this is a serving member of the armed forces or a diplomat, if You are not resident in the UK or You are married to, or in a civil partnership, with an eligible Crown employee.

To open Your account, We'll undertake electronic searches, as necessary, to establish Your identity. When opening Your account, You may be asked to upload a copy of Your passport or driving licence and a photograph of Yourself taken with Your mobile phone. We'll use this to match Your identity to Your chosen photo ID.

If We can't positively establish Your identity from Our searches, We'll ask You to provide Us with further proof of Your identity and permanent address together with any further information We may need to comply with legislation and to prevent or detect financial crime.

We can also take instructions from someone who's acting for You (for example someone who holds a power of attorney to manage Your financial affairs). A person acting for You cannot log into Your online banking portal.

As a customer with a savings account with Us, You must remain a resident in the UK and only have tax residency in the UK. In the event that either of these change, You must notify Us as there may be certain restrictions placed on Your savings account and Your ability to continue with Our services.

4. Managing Your account

You can access Your account and provide instructions by logging into Your account through [hodgebank.co.uk](https://www.hodgebank.co.uk).

5. Nominated Bank Account

When You open Your savings account with Us, You'll need to provide Us details of a personal UK bank or building society current account in Your name. This account will become Your Nominated Bank Account – allowing You to make deposits and withdrawals to and from Your Hodge savings account. You can only have one Nominated Bank Account associated with each Hodge savings account You hold. Your Nominated Bank Account will need to be able to send and receive deposits and withdrawals via Faster Payments or CHAPS if the amount is above £250,000.

6. Deposits and Withdrawals

Deposits

All Our savings accounts must be funded to at least the minimum balance specified for that type of account (detailed in Sections B-E).

The only way to fund Your savings account is via Bank Transfer. All deposits into Your savings account must be from Your Nominated Account.

To facilitate deposits, We Use a provider called Modulr. When sending a deposit to Your new Hodge savings account, You may notice a reference to Modulr Finance Limited when setting up payee details. using Modulr means We receive Your deposit quickly.

Deposits from Your Nominated Account will normally be credited to Your savings account on the same day.

We'll normally transfer money to You by Faster Payments. Where withdrawals are higher than £250,000, We'll transfer money to You by CHAPS.

Withdrawals

Money taken out of Your savings account must be sent to Your Nominated Account.

When Your fixed rate account matures, withdrawals via CHAPS will be processed that day or the next Business Day. Funds will become available in Your Nominated Bank Account as determined by Your Nominated Bank Account provider's timescales for CHAPS.

Please also refer to sections B, C, D and E below for specific terms that relate to Your savings account product. These sections will give further detail on how money can be taken out of Your account and if there are any restrictions on this.

7. Paying interest

The interest rate applicable to Your savings account will be published on Our Website. Please ensure You've read the Summary Box We provided to You when You applied for the account. This will confirm the interest rate at the time the account is opened, when and how interest payments are made and whether the interest rate will change.

We'll calculate interest on a daily basis, based on the amount of the cleared balance in Your savings account at the end of each day. We may refer to interest in three ways:

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if paid and compounded each year. As every advertisement for a savings product which quotes an interest rate will

contain an AER, You will be able to compare more easily what return You can expect from Your savings over time.

Gross means the interest is paid without tax being deducted.

Tax-free is the contractual rate of interest payable where interest is exempt from income tax.

When You open Your account You may have the choice to have interest paid monthly or annually. We'll only pay You interest to Your Hodge savings account or Your Nominated Account. You'll begin to earn interest on Your account from the point at which Your account is first funded.

If interest is paid monthly, interest payments will be made monthly from the date of initial account funding. If interest is paid annually, interest payments will be made on the anniversary of initial account funding.

We'll pay You interest without deducting tax (unless We're legally required to do so). You might need to pay tax on the interest that You earn. You'll need to pay any tax You owe directly to HMRC. If You need any further information about tax payable, please contact HMRC. We may, if required to do so, share information about Your account with HMRC.

To review Your account records, You can log in to Your Account on Our Website www.hodge.co.uk. From here You can see Your balance, make and review payments in and out of Your savings account.

Changes to interest rates

Please see the relevant section (B, C, D or E below), which will outline whether the interest rate that applies to Your savings account can be changed and if so, how and when this can take place.

8. Keeping Your account secure

When You've opened Your Hodge savings account, You'll set up Your log in details for online banking, firstly validating Your email address, Your mobile telephone and then setting Your password.

If We suspect there has been fraudulent activity on Your account, We'll contact You by telephone. We'll

never contact You asking for Your full password or security details. When We contact You, We'll ask You a couple of questions about You and Your account to verify Your identity. You must keep Your registered email address and password safe and secure at all times.

If You suspect or know that someone else has access to Your account log in details, You must contact Us immediately using the details shown in the Contact section. We may need to suspend, withdraw or restrict Your account while We investigate the matter. We may also ask You to report the incident to the police to obtain a crime reference number. We may provide the police or other financial crime agencies with any information they need to investigate whether someone else has obtained access to Your information.

If We conclude that an unauthorised payment has been made on Your account, We'll issue a refund and restore the account to its correct position. The refund will be processed within five business days.

We will not issue a refund and We have the right to investigate the matter further if We investigate and conclude that You have:

- Failed to keep Your online account secure
- Failed to tell Us as soon as possible that someone may have used Your account details. You must report an unauthorised or incorrect payment without undue delay and no later than 13 months after the date on which the payment is made
- Acted fraudulently or We suspect that You have acted fraudulently, We'll tell You if We do this (unless We're prevented from doing so by law).

If We give You a refund but then later find that You're liable for the payment in any way, We'll take the money from Your savings account or ask You to pay the money back to Us.

Authorised Push Payment (APP) Scams

An APP scam is when You make a payment and You are misled into sending the money to a fraudster. For example:

- You meant to send the money to a particular person but were tricked into sending it to someone else.
- You thought Your payment was for a legitimate purpose, but it turned out to be fraudulent.

If You have been a victim of an APP scam You may be entitled to a refund in certain circumstances.

Because You have a linked Nominated Account, normally any payments You make out of Your Hodge savings account will be to the Nominated Account in Your name. We may refund You if Your linked Nominated Account has been fraudulently changed or a fraudster takes over Your Nominated Account before You made the payment from Your Hodge savings account.

There is a limit imposed on the maximum value of any refund and We may also make You responsible for some of Your claim, details can be found on Our Keeping Safe website page.

To be entitled to a refund for an APP scam, the payment must have been made on or after 7 October 2024. You must also tell Us promptly and within 13 months after the fraudulent payment. If You tell Us after this, You will not be entitled to a refund.

If You are entitled to a refund, We will refund You within five Business Days after You tell Us about the fraudulent payment, unless We need more information. In some cases, this may take up to 35 Business Days, depending on the complexity of the claim.

We will review all the facts relevant to Your case including Your personal circumstances when considering if You are entitled to a refund.

We will not usually refund You if We think You have been extremely careless, for example You should have known the payment was part of a scam.

You will need to give Us enough information to make a decision. We might ask You to share, or consent to Us sharing any relevant information with the Police or another relevant authority.

If You think You have been a victim of APP fraud against Your Hodge savings account, contact Us and We will support You through the reimbursement process.

Suspending Use of Your savings account

We can suspend Your Use of the savings account services if:

- Your login information has been lost, stolen or We suspect they may have been compromised, or We suspect a fraudulent transaction has taken place
- Someone else knows or We suspect someone else knows Your login information
- We're asked to suspend Your access to the savings account for legal or regulatory reasons or on receipt of guidance from the Financial Ombudsman Service.

We'll let You know if We need to do this (unless We're prevented from doing so by law).

9. Closing Your account

You should review the specific Terms and Conditions for the account(s) You hold for the conditions that apply to You for closure of Your account.

When You close Your account, We'll pay the total balance with any accrued interest into Your Nominated Account and provide You with a closing statement. We recommend You save and print any documents You may want to keep before You close Your account. After You've closed Your account, You'll still be able to access and download statements. You can do so by logging in to Your online account.

If You change Your mind about opening Your account, You have a 'cooling off period' during which You have the right to cancel Your account within fourteen (14) calendar days from the day the account is opened.

You can exercise Your right to cancel, this is covered in sections B-E under the specific product

Terms and Conditions.

We may close Your account immediately in the following instances:

- No longer eligible
- Breach of agreement
- Misled Us
- Threats/abuse of staff
- Criminal activity.

For accounts with no fixed term, We can close the account by giving You two (2) months' notice or the amount of notice You would need to give to take money out, whichever is longer. We reserve the right to monitor transaction behavior and close your account.

10. Joint Account Holders

We do not offer joint accounts for new product applications. Where existing joint account customers are re-investing at maturity of a fixed rate account, the account can continue to be held in the same joint names.

We reserve the right to not offer joint accounts to new customers.

The money held in joint savings accounts belongs to all the account holders.

If the account is held in more than one name, We'll be entitled to accept the signature, instruction or authority of any single account holder to operate, amend or close the account.

You're jointly and severally liable meaning that one person can withdraw all of the money from the account, unless You tell Us otherwise.

11. Complaints

We aim to provide a high quality service to You at all times. Unfortunately, mistakes do sometimes happen, but when they do We'll do Our best to resolve any problems or misunderstandings which may arise, via Our Complaints Procedure.

If You want to make a complaint, please email complaints@hodge.co.uk, call 0292 078 7672 or write to Customer Experience, Hodge Bank, One Central Square, Cardiff, CF10 1FS.

A copy of Our Complaints Procedure leaflet is available on request and will be sent to You if You make a complaint. You can find more information on our website hodgebank.co.uk/making-a-complaint/.

If You're unhappy with Our resolution of Your complaint You can refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower,

London,

E14 9SR;

Telephone 0800 023 4567;

www.financialombudsman.org.uk.

12. Financial Services Compensation Scheme (FSCS)

Your eligible savings with Us are protected by the Financial Services Compensation Scheme (FSCS) up to a maximum limit (currently £120,000). The limit applies to all of Your accounts with Hodge combined. If You have a joint account, each of You can claim up to the £120,000 limit.

For further information about the compensation provided by the FSCS (including amounts covered and eligibility to claim) please visit Our website.

13. Changing these Terms and Conditions

From time to time We may change these Terms and Conditions. If We do so, We'll act in a way that We believe is fair and reasonable. We'll let You know of any changes to the Terms and Conditions that We make. We may make changes for the following reasons:

- (a) To reflect any legal or regulatory changes
- (b) To introduce new products or services, or remove existing products or services
- (c) To reflect how We may change the operation of

Your savings account or the services We offer with Your account. This could include the introduction or removal of services or costs or any other changes to the terms of the savings account agreement that You have with Us.

We would only make these changes for the following reasons:

- To protect Our financial stability
- To protect Our Customers' interests
- To improve Our savings account products, including making them easier to understand or to correct mistakes
- To update Our technology, systems or security
- To change or remove products that are no longer meeting the needs of Our customers.

We will, in most cases, send information directly to You.

If a change to the Terms and Conditions is advantageous to You, We'll let You know about the change after it's been made. For any other change that disadvantages You, We'll give You at least thirty (30) calendar days' notice before the change takes effect, and You'll have sixty (60) calendar days to close or switch Your savings account, from the date We tell You about the change. You don't have to give notice; You won't have to pay any extra charges and You won't lose interest up to the date You switch or close the account.

The above does not apply to changes in the interest rate on Your Hodge savings account. Please refer to the specific product Terms and Conditions in either section B, C, D or E below, which will set out whether the interest rate can change, and if so, when and how.

In all circumstances, if You do not notify Us during the period We've allowed for You to close or switch Your account, We'll assume that You accept the change.

14. Dormant Accounts

After 15 years of inactivity, funds in your account may be transferred to a regulated dormant account scheme provider or to charitable causes.

15. Deceased Account Holder

If an account holder passes away We'll ask for the death certificate from their executor(s)/personal representative(s). We may also need a grant of probate before We can take instructions from an executor(s)/personal representative(s) or close Your account.

If you're a joint account holder, in the event one of You passes away, the account will continue in the name of the surviving account holder. We'll need proof of this such as the death certificate. We'll then accept the authority of the surviving named account holder.

Any ISA held will be designated a 'continuing account of a deceased investor' for the period beginning on the death of the account holder and ending on either the completion of the administration of the deceased's estate, the closure of the account or three years and one day after you die, depending which comes first.

16. Your information

Our Privacy Policy (available here hodgebank.co.uk/privacy/) sets out how We collect, Use and share any personal data about You.

17. General rights

We may assign Our rights and obligations under these Terms to another organisation. We'll always tell You in writing if this happens and We'll make sure that the assignment will not affect Your rights under the Agreement.

You may only assign Your rights or Your obligations under these Terms to another person with Our consent. We may withhold Our consent at Our discretion.

This contract is between You and Us. No other person or company, except for Us, shall have any rights to enforce any of these Terms.

If any paragraphs of these Terms is or becomes invalid, illegal or unenforceable, it shall be deemed deleted, but that shall not affect the validity and enforceability of the rest of the Terms.

Each of the paragraphs of these Terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect. If We do not insist immediately that You do anything You are required to do under these Terms, or if We delay in taking steps against You in respect of You breaking this Agreement, that will not mean that You do not have to do those things or can prevent Us taking steps against You later.

If We withdraw all savings products, We may choose to close Your account before the maturity date, if this happens We would pay accrued interest up to the point of closure.

Should Hodge withdraw from the Savings market based on our strategy, We reserve the right to repay all balances before the end of any fixed rate term, plus interest accrued up to the point of exit.

18. Law and Jurisdiction

These Terms are subject to the laws of England and Wales and are subject to the exclusive jurisdiction of the courts and tribunals of England and Wales. If a dispute arises between Us, in relation to Your savings account, any legal proceedings will take place in the Courts of England and Wales, save for:

If You live in Scotland, proceedings can be brought in the Scottish Courts; and

If You live in Northern Ireland, proceedings can be brought in the Northern Irish Courts.

19. Interpretation

A reference to legislation or a legislative provision is a reference to it as amended or re-enacted from time to time, and shall include any subordinate legislation made under that legislation or legislative provision, as amended or re-enacted.

Any words following the terms including, include, in particular, for example or any similar expression, shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms. Words defined in the singular include the plural and vice versa.

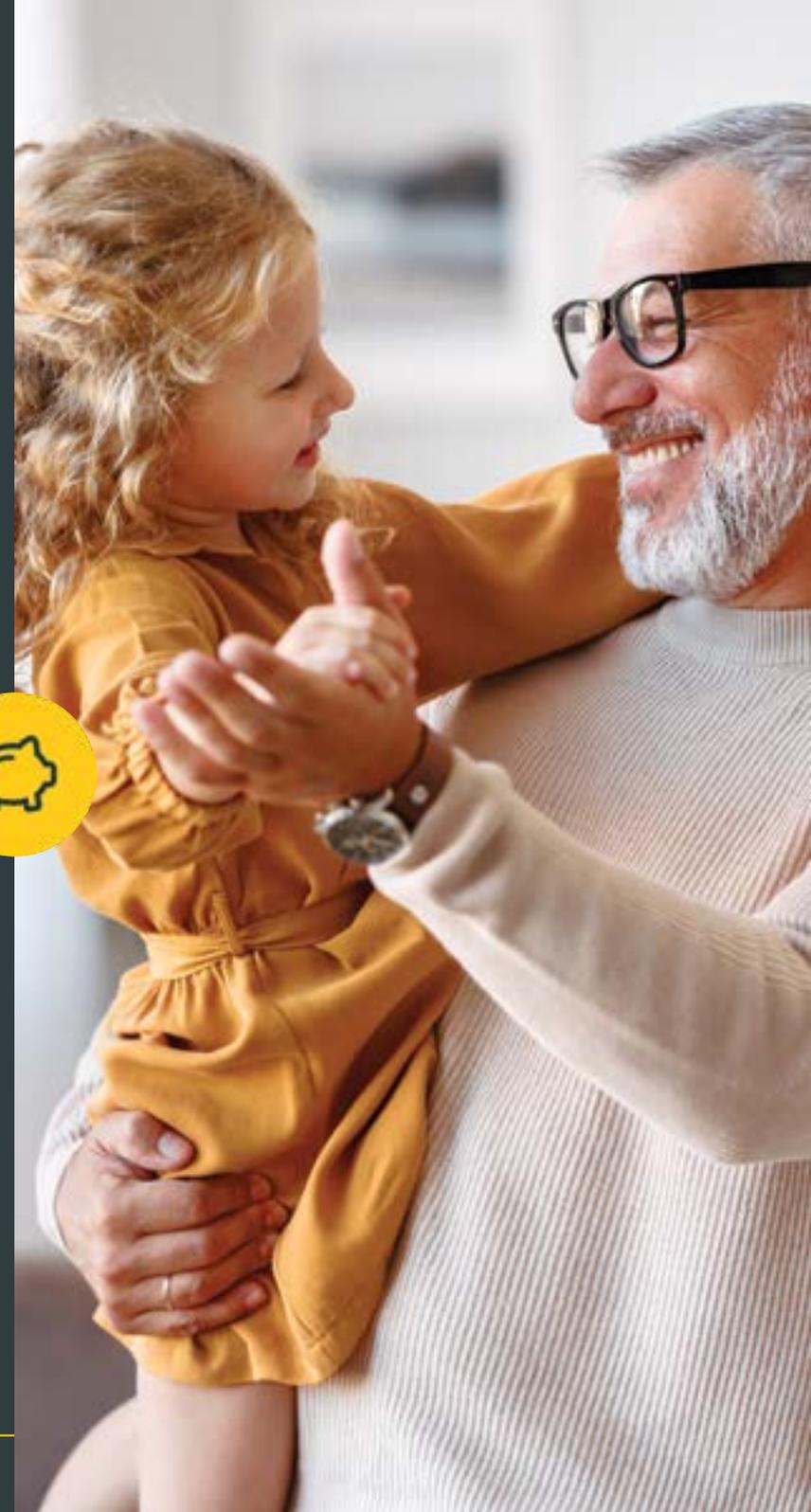
A reference to writing or written includes email.

20. Entire agreement

These Terms constitute the entire agreement between Us and You and supersede and extinguish all previous agreements, promises, assurances, warranties, representations, and understandings between Us and You, whether written or verbal, relating to the subject matter of the Terms.

Section B

Fixed Rate Bonds Specific Terms and Conditions



Fixed Rate Bonds Specific Terms and Conditions



The Terms and Conditions in this section apply to all Hodge Fixed Rate Bond accounts. Please read the Summary Box We have provided to You, along with these Terms and Conditions.

Deposits:

When You open Your Fixed Rate Bond You will need to fund the account within 14 calendar days with the minimum deposit amount. No additional deposits will be allowed after this point.

The minimum balance allowed in a Fixed Rate Bond is £1,000. The maximum balance allowed is £1,000,000.

If You have not funded Your account to the minimum balance within 14 calendar days of application, Your account will be closed and any deposits made up to this date will be returned to Your Nominated Account.

Deposits into Your Fixed Rate Bond have to be from your Nominated Bank Account.

Cancellation:

If You change Your mind, there's a 'cooling off period' during which You have the right to cancel Your Fixed Rate Bond within 14 calendar days from account opening. You can exercise Your right to cancel by contacting Us via email or phone.

Interest Rates:

The interest rate You receive on Your Fixed Rate Bond is fixed. It is applicable for the term of the Bond and will not vary during this time. For new applications the interest rate You receive will be the rate offered on the date You applied for Your Fixed Rate Bond. Interest is calculated daily and is paid monthly or annually (depending on the option You select at account opening). You won't be able to

amend the frequency at which interest is paid on Your account once it has been opened.

Maturity:

Your Fixed Rate Bond will finish at the end of the fixed term. We'll contact You at least 14 calendar days before Your account is due to mature with next steps. You'll need to provide Your instructions through Your online banking portal.

If We don't receive any instructions the day before your maturity date, We'll move Your money into a Maturity Holding Account. Funds in a Maturity Holding Account are subject to the following conditions:

- The Maturity Holding Account is intended to act as a temporary account for funds and has Our lowest interest rate, it gives You time to decide whether to reinvest or withdraw
- The interest rate You receive is variable; meaning it can increase or decrease at any time
- You cannot make additional deposits into the account
- You can make a full withdrawal of funds from the account at any time

Withdrawing Funds:

After the 14 day 'cooling off' period, You cannot withdraw or deposit any funds or close Your Fixed Rate Bond before the maturity date.

Statements:

A statement will be available online annually on the anniversary of funding Your Fixed Rate Bond and on maturity.

Changes in residency:

As a Fixed Rate Bond customer, You must remain

resident in the UK and only have tax residency in the UK. In the event that either of these change, You must notify Us as there may be certain restrictions placed on Your savings account and Your ability to continue with Our services.

If You choose to re-invest to a Fixed Rate Bond or Fixed Rate Cash ISA, after You have submitted Your re-investment instructions, if the interest rate is higher on the day Your account matures You will get the higher rate.

Section C

Fixed Rate Cash ISAs Specific Terms and Conditions



Fixed Rate Cash ISAs Specific Terms and Conditions



The Terms and Conditions in this section apply to all Hodge Fixed Rate Cash ISA accounts. Please read the Summary Box We provided to You, along with these Terms and Conditions.

ISA accounts are regulated by the UK Government. If any part of these terms differs from the ISA Regulations (Individual Savings Accounts Regulations 1998, as amended), the ISA Regulations will apply.

Interest earned on Your Fixed Rate Cash ISA is Tax-free, meaning it will not count towards Your Personal Savings Allowance (as long as You remain within the requirements of the ISA Regulations).

You can only open an ISA in Your own name. An ISA account cannot be opened as a joint account. Your Cash ISA must be held in, and must remain in, Your beneficial ownership and must not be Used as security for a loan.

You cannot transfer Your Cash ISA, or any of Your rights or obligations under the Cash ISA, to any other person.

We do not currently accept transfers in from another ISA provider.

HMRC sets the amount that can be paid into an ISA in a Tax Year. This is known as the ISA Allowance and is subject to change in the future. You can find out what the annual ISA allowance is on Our Website or on the HMRC Website at www.hmrc.gov.uk. In each tax year You can subscribe to one ISA, or multiple ISAs of the same type or different permitted types, within the annual subscription limit. You are responsible for managing Your overall subscription limit.

If You have been non-UK resident, You should make a declaration to confirm You are now a UK resident,

including Your permanent UK address.

Self-Funding an ISA:

When You open a Fixed Rate Cash ISA, You'll need to fund the account within 14 calendar days. No additional deposits are allowed after this point. If you do not fund the account within this time it will be closed.

The minimum balance allowed on a Fixed Rate Cash ISA is £1,000. You must maintain this balance for the duration of Your ISA agreement with Us. The amount You can deposit into Your Cash ISA each tax year is limited to a maximum annual subscription allowance which is set by the government.

Transfers from existing previous year's ISAs held with Hodge are permitted up to a total maximum balance of £1,000,000 including any new tax year subscription.

Cancellation:

If You change Your mind about opening Your ISA, You have a 'cooling off period' during which You have the right to cancel Your ISA within 14 calendar days from the day the account is opened. You can exercise Your right to cancel by contacting Us via email or phone.

Interest Rates:

The interest rate You receive on Your Fixed Rate Cash ISA is fixed and Tax-free for the duration of your fixed term and will not change. For new applications, the interest rate You receive will be the rate offered on the date You applied for Your Fixed Rate Cash ISA. Interest is calculated daily and paid monthly or annually (depending on the option you select during application). You won't be able to

change the frequency that Your interest is paid once it has been opened.

Maturity:

Your Fixed Rate Cash ISA will finish at the end of the term. Before Your Fixed Rate Cash ISA matures, We'll contact You to confirm Your options at least 14 calendar days before the maturity date.

You'll need to provide Your instructions through Your online banking portal.

If You choose to re-invest to a Fixed Rate Cash ISA or a Fixed Rate Bond, after You have submitted Your re-investment instruction, if the interest rate is a higher rate on the day Your account matures You will get the higher rate.

If We do not receive any instructions by the end of the term, We'll move Your money into a variable rate ISA Maturity Holding Account. Funds in a variable rate ISA Maturity Holding Account are subject to the following conditions:

- The variable rate ISA Maturity Holding Account is intended to act as a temporary account for funds and has our lowest interest rate. It gives You time to decide to either reinvest or withdraw
- The interest rate You receive is variable; meaning it can increase or decrease at any time. If You ask for money from Your Fixed Rate ISA account to be paid to Your Nominated Bank Account, You cannot cancel that request and You cannot reinstate Your Fixed Rate ISA account once it has been closed
- You cannot make additional deposits into the account

- You can transfer out to another provider or make a full withdrawal of funds at any time. If You withdraw to Your Nominated Bank Account You will lose the Tax-free benefit.

Withdrawing Funds:

As per the ISA subscription rules, You can withdraw funds from Your Fixed Rate Cash ISA at any time. If You withdraw funds prior to the maturity date, Your account will be subject to a loss of interest (as detailed in the following table).

A withdrawal includes a transfer to another provider or another Hodge account.

If You ask for money form Your Fixed Rate ISA account to be paid to Your Nominated Bank Account, You cannot cancel that request and You cannot reinstate Your Fixed Rate ISA account once it has been closed.

The table below shows a breakdown of charges We will apply if You choose to close Your account before maturity. These are listed by product –

Product	Interest charge
1 Year Fixed Rate Cash ISA	90 days tax-free interest
2 Year Fixed Rate Cash ISA	180 days tax-free interest
3 Year Fixed Rate Cash ISA	270 days tax-free interest
5 Year Fixed Rate Cash ISA	365 days tax-free interest

Transfers out need to be paid directly to Your new ISA provider. If You choose to transfer Your Fixed Rate ISA account to another provider, the new provider will contact Us to complete the transfer which should take no longer than 15 Business Days to complete.

If Your Fixed Rate ISA account becomes void under the ISA Regulations, We will notify You and We will close Your account and repay funds back to Your Nominated Account. If You instruct Us to undertake an ISA transfer, all the Investment You made in the current tax year prior to the transfer must be transferred. Investments made in previous tax years may be transferred in whole or in part.

Statements:

A statement will be available online annually on the anniversary of funding Your Fixed Rate ISA account and on maturity.

Changes in residency:

As a Fixed Rate ISA customer, You must remain a resident in the UK and only have tax residency in the UK. In the event that either of these change, You must notify Us as there may be certain restrictions placed on Your savings account and Your ability to continue with Our services.

Section D

Notice Accounts Specific Terms and Conditions



Notice Accounts Specific Terms and Conditions



The Terms and Conditions in this section apply to all Hodge Notice Accounts. Please read the Summary Box that We have provided to You, along with these Terms and Conditions. Notice Accounts are not open for new applications.

Deposits:

You can make deposits as often as You like online, via Bank Transfer from your Nominated Bank Account. The minimum balance allowed on Your account is £1,000. You must maintain this balance for the duration of Your agreement with Us. The maximum balance allowed is £1,000,000.

Interest Rates:

The interest rate You receive on the balance in Your Notice Savings account is variable. This means that We can increase or decrease the rate We pay You at any time.

If We change the interest rate, We will notify You by email.

Where We reduce the interest rate, We will provide You with 104 days' notice of the change taking effect.

Interest is calculated daily and paid monthly or annually, depending on the option You selected when opening Your account.

Withdrawing Funds:

You can make unlimited withdrawals from Your Notice Account through Your online banking portal. You will receive Your funds 90 days after the instruction date. You can cancel the withdrawal request prior to the end of the notice period.

If the balance on Your Notice Account falls below

£1,000 it will be closed and any remaining funds will be returned to Your Nominated Account.

Statements:

A statement will be available online quarterly starting from the date You opened Your Notice Account.

Changes in residency:

As a Notice Account customer You must remain resident in the UK and only have tax residency in the UK. In the event that either of these change, You must notify Us as there may be certain restrictions placed on Your savings account and Your ability to continue with Our services.

Section E

Easy Access Specific Terms and Conditions



Easy Access Specific Terms and Conditions



The Terms and Conditions in this section apply to all Hodge Easy Access Accounts. Please read the Summary Box We provided to You along with these Terms and Conditions.

Deposits:

You'll need to make the first deposit into Your account within 14 calendar days of the account opening.

You're allowed to deposit additional money into Your Easy Access Account after this point. The minimum balance allowed in Your account is £1. This is the minimum amount you must deposit into Your Easy Access Account within 14 days of opening the account. You must maintain this balance at a minimum of £1 for the duration of Your agreement with Us. The maximum balance allowed is £250,000.

You must fund Your Easy Access Account by bank transfer from Your Nominated Bank Account. If You have not funded Your Easy Access Account to the minimum balance of £1 within 14 calendar days of application, Your Easy Access Account will be closed, and any deposits made up to this date will be returned to Your Nominated Account.

Interest Rates:

The interest rate You receive on the balance in Your Easy Access Account is variable. This means We can increase or decrease the rate We pay at any time. If We change the interest rate, We will notify you by email.

Where We reduce the interest rate, We will provide you with 14 days' notice of the change taking effect.

Interest is calculated daily and paid monthly from the date of initial account funding.

Withdrawing Funds:

You can withdraw from Your Easy Access Account at any time through Your online banking portal. The minimum amount you can withdraw from Your Easy Access Account is £1.

You'll usually receive Your money on the day the instruction is made. On the rare occasion there's an issue, You'll receive Your funds by the end of the next Business Day.

Statements:

A statement will be available online every month, starting a month after You opened Your account.

Changes in residency:

As an Easy Access customer You must remain resident in the UK and only have tax residency in the UK. In the event that either of these change, You must notify Us as there may be certain restrictions placed on Your savings account and Your ability to continue with Our services.

Savings Glossary



Savings Glossary



Term	Explanation
AER	Stands for Annual Equivalent Rate and illustrates what the interest rate would be if paid and compounded each year.
Bank Transfer	When money is sent from one bank account to another. With a Hodge savings account this can be either by Faster Payments or CHAPS.
Business day	Monday to Friday 09.00 – 17.00 except bank holidays and other public holidays.
Cash ISA	A savings account which allows You to save cash and tax is not payable on the interest You earn on those savings.
CHAPS	Clearing House Automated Payment System (CHAPS) is an electronic bank-to-bank payment system used in the UK that enables same-day payments to be made, provided it's done by a certain time.
Faster Payments	A UK payment clearing scheme for payments made electronically.
Fixed Rate Bond	An account where You put Your savings away for a fixed term in return for a guaranteed rate of interest. Terms vary from 1 year to 5 years. Normally You are unable to withdraw funds from Your account until the end of the fixed term.
FSCS	The Financial Services Compensation Scheme (FSCS) is the UK's deposit guarantee scheme for customers of UK authorised financial services firms. The FSCS compensates customers if a firm has stopped trading or does not have enough assets to pay claims made against it.
Gross	The contractual rate of interest payable before the deduction of income tax.
Interest	The gross return you will earn on Your savings - the return you receive and when you receive it will depend on the type of savings account you hold.
ISA Transfer	When You move money out of Your current ISA into an ISA with another provider. You may be subject to a penalty on the withdrawal from Your existing provider.
Joint Account	An account where there are two or more account holders.
Maturity	The date that the fixed term on Your account will end. We'll contact You at least 14 calendar days before the maturity date on Your account to remind You and give You options and instructions on what to do with Your money.
Maximum balance	The maximum amount you are allowed to hold in Your savings account.
Minimum balance	The minimum amount you are permitted to hold in Your savings account.
Modulr	Modulr is a payments provider for Hodge.
Nominated Bank Account	The UK personal bank account held in Your name that you nominate to pay funds from and to.
Our/Us/We	Julian Hodge Bank Limited.

Term	Explanation
Registered email address	The email address you register with Us at account opening and subsequently used by You to log into Your online account.
Tax Year	6th April – 5th April
Tax-free	Is the contractual rate of interest payable where interest is exempt from income tax.
Variable Rate Savings Account	A savings account with a variable rate of interest means the interest payable on Your account can increase or decrease at any time.
You/Your	The person whose name the account is held. The account is a joint account, You or Your means both of you or any one of You.



Hodge is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS. Hodge's Privacy Notice confirms how we manage and process your personal data. If you require more detail on how we handle your information please go to hodgebank.co.uk/privacy or call 0800 289 358.

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