The Financial Conduct Authority is a financial services regulator. It requires us, Cynergy Bank plc, to give you this important information to help you to decide whether our Cynergy Bank Business Saver is right for you. The contents of this Key Features Document are intended as a summary of the main features only and should be read alongside the Business Saver Terms and Conditions (March 2025).

Key Features Document – Important Product Information for our Business Saver

Account name

Business Saver

What is the interest rate?

Advertised AER*	Advertised Gross**
3.90%	**3.83%**

Interest is calculated daily and paid monthly, on the date your account was opened. Interest is added to the account balance.

Rates effective after 4:00pm on 29 April 2026.

Can Cynergy Bank change the interest rate?

Yes, the interest rate is variable and may change in-line with the Business Saver Terms and Conditions (March 2025).

If we change the interest rate to your advantage we may make the change immediately and will notify you within a reasonable time of the change taking effect.

Where we make a change to the interest rate that is not to your advantage, we will notify you no less than 14 days before the change takes effect.

What would the estimated balance be after 12 months based two example deposit amounts?

Deposit at account opening	Estimated balance after the first 12 months	Estimated balance after 24 months
£10,000.00	**£10,389.86**	**£10,794.91**
£100,000.00	**£103,898.02**	**£107,947.97**

This example is illustrative only and not based on individual circumstance. It also assumes:

- No further deposits or withdrawals are made; and
- There's no change to the interest rate.

How do I open and manage my account?

Business Saver customers who are 18 or over and a UK resident can open an account online. You'll need:

- Details of the UK business current account in the name of the business for which you are applying.
- The mobile phone number and email address for all signatories on the account.

If you're an existing Cynergy Bank business customer you'll need to apply via our fast track application form. Please contact your Relationship Manager or our customer service team.

The minimum deposit is £10,000 and the maximum deposit is £10,000,000.

It’s important we receive your initial deposit within 14 days from opening the account online.

You'll need to use Online Banking platform or the Mobile Banking app to manage your account and make withdrawals.

Can I withdraw money?

Yes. You can make unlimited withdrawals without notice from the available balance. External withdrawals can only be made to the linked Nominated Account that you set up when you open the account.

Withdrawals are subject to payment cut-offs, which are detailed on the Business Saver website page and the Business Saver Terms and Conditions (March 2025).

Additional Information

*AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

**Gross interest is the rate of interest before the deduction of income tax. The tax treatment and the rate of interest payable depend on individual circumstances and may be subject to change in the future.

We publish all current and historic issue interest rates on our website (https://www.cynergybank.co.uk/rates/) and within Online Banking if you hold one of our existing products.