



Guaranty Trust Bank (UK) Limited

SUMMARY BOX

ACCOUNT NAME	SAVINGS ACCOUNT EURO (€)		
WHAT IS THE INTEREST RATE?		Gross %	AER %
	€1+	0.00	0.00
	Interest is calculated daily on the cleared balance at the end of the day and paid monthly on the last working day of the month. Details of our latest savings account interest rates can be found on our web site: www.gbtbankuk.com		
CAN GTB UK LTD CHANGE THE INTEREST RATE?	YES: From time to time, we may change our variable interest rate that applies to this Savings account. We may review the interest rate if the Bank of England bank rate changes. Please refer to our Terms and Conditions for further information.		
WHAT WOULD THE ESTIMATED BANLANCE BE AFTER 12 MONTHS BASED ON A €1,000 DEPOSIT?	Initial Deposit	Gross Rate %	Balance after 12 months
	€1,000	0.00	€1,000.00
	The example assumes the following: <ul style="list-style-type: none"> ➤ The are no additional deposits or withdrawals ➤ The interest stays the same for 12 months ➤ Interest is paid and compounded monthly These estimated balances are provided for illustrative purposes only and do not take into account a customer’s individual circumstances.		
HOW DO I OPEN AND MANAGE MY ACCOUNT?	To open an account you must apply through one of our Relationship Managers or Liaison Desks. You can use the following channels to manage your account: online, post, phone and in branch.		
CAN I WITHDRAW MONEY?	YES: This is an “instant access” account. Multiple withdrawals can be made from the available balance. Withdrawals can be made in person or by transfer to other UK accounts or abroad.		
ADDITIONAL INFORMATION	AER means Annual Equivalent Rate and it illustrates a notional rate on what the gross rate would be if interest were paid and compounded each year. This allows you to compare expected returns on your savings with other savings products. Interest is paid Gross, we will not deduct any tax automatically from your interest. Applicable to “sole” &/or “joint” personal account holders only: With effect from 2 July 2018, a Minimum Balance of GBP 50,000 (or currency equivalent) must be maintained at all times. This can be spread over a variety of accounts, including Current, Savings, Fixed Deposit, PAD and Mortgage Security Deposit (if applicable) and across accounts in any currency (GBP, USD, EUR). For full details, please refer to the below link on our web site to view the “Minimum Balance Requirement” document: https://www.gbtbankuk.com/customer-service/downloads/		

The information provided is a summary of the key features of the current account and is not intended to be a substitute for reading the Terms and Conditions that apply to the account

Guaranty Trust Bank (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 466611)
Registered in England and Wales (Company Number: 05969821)
Registered Office: 62 Margaret Street, London W1W 8TF

July 2018