Please keep for future reference

cahoot

cahoot.com

cahoot savings account

Key Facts Document (including Financial Services Compensation Scheme (FSCS) Information Sheet & Exclusions List)

Available for maturing cahoot Bond customers only from 4 June 2019

This account is subject to availability and may be withdrawn from sale at any time without notice.

These Specific Terms and Conditions apply in addition to our General Terms and Conditions. Where there are differences, it's these Specific Terms and Conditions that apply.

<table>
<tr><th colspan="4">Summary Box</th></tr>
<tr><td>Account name</td><td colspan="3">cahoot savings account</td></tr>
<tr><td rowspan="3">What is the interest rate?</td><td>Gross p.a. / AER (variable) (paid annually)</td><td colspan="2">Gross p.a. / AER (variable) (paid monthly)</td></tr>
<tr><td>0.01%</td><td colspan="2">0.01%</td></tr>
<tr><td colspan="3">Interest is calculated daily and paid annually or monthly until maturity.</td></tr>
<tr><td>Annual interest</td><td colspan="3">Can be paid back into this account or into another cahoot or external account. Interest will be paid annually on the anniversary of the date the account was opened.</td></tr>
<tr><td>Monthly interest</td><td colspan="3">Can be paid into another cahoot or external account but not back onto this account. Interest will be paid monthly on the date the account was opened.</td></tr>
<tr><td>Can cahoot change the interest rate?</td><td colspan="3">Yes, the rate can go up or down e.g. in response to industry and market conditions. If the rate goes down, we'll let you know around 2 months before the rate changes.</td></tr>
<tr><td rowspan="3">What would the estimated balance be after 12 months based on a £1,000 deposit?</td><td>Account name</td><td>Interest earned</td><td>Balance at the end of the term of the account</td></tr>
<tr><td>cahoot savings account</td><td>£0.10</td><td>£1,000.10</td></tr>
<tr><td colspan="3">Estimate assumes that the account is opened and deposit is made on 1st of the month and no change to interest rates. This illustration is only an example and doesn't take into account individual circumstances.</td></tr>
<tr><td>How do I open and manage my account?</td><td colspan="3">This account is exclusively available to customers with a maturing cahoot bond (not available to open).
To hold this account you must:
◦ be a UK resident and
◦ be aged 18 or over
◦ be registered for Online Banking
◦ have provided us with a valid email address. We'll use this to let you know when we have sent you an e-Document.
You must maintain a valid email address otherwise you won't know when we've sent you an e-Document.
This account can be opened as a single or joint account (two people). The account cannot be opened on behalf of someone else (e.g. in trust).
Deposits
Minimum account balance of £1, maximum of £2 million. Deposits can be made at any time via standing order, one-off payments or online transfers.
Manage the account
◦ Online and Telephone Banking.
◦ Statements are issued annually in April as an e-Document. We provide you with information about transactions on your account by posting them to Online Banking for you to view at any time.</td></tr>
<tr><td>Can I withdraw money?</td><td colspan="3">Yes, withdrawals can be made in Online Banking and over the telephone.</td></tr>
</table>

Additional Information	
Tax status	Interest payments will be paid using the gross rate. This means all the interest we pay you will be without tax deducted. If the total amount of interest you receive exceeds any Personal Savings Allowance to which you're entitled, you may have to pay tax at the applicable rate. This would need to be paid directly to HM Revenue & Customs. For more information, please visit **gov.uk/apply-tax-free-interest-on-savings**.
Online and Mobile Banking	As an existing cahoot customer you will have online banking logon details. If you have forgotten your logon details please visit **cahoot.com/online_banking_help**
Going paper-free	All correspondence on this account will be paper-free and be sent to your 'Document Store' in Online Banking. If we cannot send you any correspondence paper-free, we will send a copy to the address you have provided by post. Paper documents are available if you require them in an alternative format (such as braille, large print).
Closing the account	You can close the account by: ○ calling us on **0800 587 1111**; or ○ writing to: cahoot, 1 Mays Meadow, Belfast, BT1 3PH. If the account is held in a single name the account must be closed in the event of the account holder's death. If the account is held in joint names and one of the account holders dies, the account will belong to the remaining account holder and the account may be closed or amended to be held in the remaining account holder's name. If the account holder dies, please let us know. You can call our dedicated bereavement team on **0800 015 8414**, or write to us at: Bereavement Centre, PO Box 524, Bradford BD1 5ZH.

cahoot is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please give us a call.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year.

The gross rate is the interest rate we pay where no income tax has been deducted.

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Financial Services Compensation Scheme (FSCS) Information Sheet

cahoot

Protected

Basic information about the protection of your eligible deposits	
Eligible deposits in Santander UK plc are protected by:	the Financial Services Compensation Scheme ('FSCS')[1]
Limit of protection:	£85,000 per depositor per bank[2] The following trading names are part of your bank: cahoot, Santander Corporate & Commercial, and Santander Corporate & Investment Banking trading names.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.[2]
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.[3]
Reimbursement period in case of bank failure:	20 working days[4]
Currency of reimbursement:	Pound sterling (GBP, £)
To contact cahoot for enquiries relating to your account: To contact the FSCS for further information on compensation:	**0800 587 1111** For all Santander accounts except Business Banking: **0800 389 7000** For Santander Business Banking accounts: **0800 068 7010** Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: **0800 678 1100** or **020 7741 4100** Email: ICT@fscs.org.uk
More information:	**http://www.fscs.org.uk**

Additional information

[1] Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

[2] General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Santander UK plc also trades under cahoot, Santander Corporate & Commercial, and Santander Corporate & Investment Banking trading names.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;

(b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **http://www.fscs.org.uk**

[3] Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

[4] Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: **ICT@fscs.org.uk**. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under **http://www.fscs.org.uk**.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

FSCS EXCLUSIONS LIST

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund[1]
- public authority, other than a small local authority

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument[2] (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).

(6) It is a deposit of a collective investment scheme which qualifies as a small company.[3]

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.[4]

(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company[5] – refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at **www.FSCS.org.uk**

[1] Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

[2] As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

[3] Under the Companies Act 1985 or Companies Act 2006

[4] See footnote 3

[5] See footnote 3

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