Please keep for future reference

cahoot

cahoot.com

cahoot Fixed Rate Bond

Key Facts Document

Effective from 3 November 2026

This document tells you about your account. It includes specific conditions and other information.

Summary Box

<table>
<tr><td>Account name</td><td colspan="5">cahoot Fixed Rate Bonds</td></tr>
<tr><td rowspan="4">What is the interest rate?</td><td>Account name / term</td><td>Maturity date</td><td>Tier</td><td>If interest is paid annually</td><td>If interest is paid monthly</td></tr>
<tr><td>1 Year cahoot Fixed Rate Bond/ 12 months</td><td>1 Year/12 months after account opened</td><td>£500+</td><td>4.20% AER / gross (fixed) for 12 months from account opening</td><td>4.12% gross (fixed) for 12 months from account opening</td></tr>
<tr><td>2 Year cahoot Fixed Rate Bond/ 24 months</td><td>2 Years/24 months after account opened</td><td>£500+</td><td>4.20% AER / gross (fixed) for 24 months from account opening</td><td>4.12% gross (fixed) for 24 months from account opening</td></tr>
<tr><td colspan="5">Interest is calculated daily and paid annually or monthly. We won't be able to change how often we pay interest once you've made your choice.

Annual interest: We can pay the interest into this account or into another cahoot or external account.

Monthly interest: We can pay the interest into another cahoot or external account, but not this account.

We'll pay interest each month or year on the anniversary of the date you opened the account.

AER is based on funds deposited on the day the account is opened. If you pay money in after you open your account, you might receive less interest than the AER shown.</td></tr>
<tr><td>Can cahoot change the interest rate?</td><td colspan="5">No, the interest rate is fixed during the term.</td></tr>
</table>

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 taken off.

<table>
<tr><td rowspan="4">What would the estimated balance be after 12 months and 24 months based on a £1,000 deposit?</td><td>Account name / term</td><td>Interest earned</td><td>Balance at the end of the term of the account</td></tr>
<tr><td colspan="3">Estimated balance for cahoot Fixed Rate Bonds</td></tr>
<tr><td>1 Year cahoot Fixed Rate Bond/12 months</td><td>£42.00</td><td>£1,042.00</td></tr>
<tr><td>2 Year cahoot Fixed Rate Bond/24 months</td><td>£85.76</td><td>£1,085.76</td></tr>
<tr><td colspan="4">This estimate assumes that you open the account and make the deposit on the first of the month.</td></tr>
<tr><td>How do I open and manage my account?</td><td colspan="4">To hold this account you must:
be a UK resident,
be aged 18 or over,
be registered for Online Banking, and
have provided us with a valid email address. We'll use this to let you know when we have sent you a document in Online Banking.
You can open this account as a single or joint account (between two people). You can't open this account for someone else e.g. in trust.
How to open an account
For details on how to apply, visit cahoot.com.
How to put money into your account
There's a minimum account balance of £500 and a maximum of £2 million.
After you apply, we'll open your account within three working days. Once your account is open, we'll send you an email with your account details. You can pay money into your account electronically as soon as you receive these.
You can only pay money in within the first 14 days after your account is open. You won't be able to pay money in after this time. If you don't pay in the minimum amount, we may close your account. If that happens and you still want to open the bond, you'll have to start a new application.
How to manage your account
You can manage everything in Online Banking.
You can also check your account balance using Telephone Banking.</td></tr>
<tr><td>Can I withdraw money?</td><td colspan="4">No, you can't take money out of the account or close it before the end of the term.
At the end of term
When your bond matures, we'll transfer your money and interest into a cahoot Savings Account. We'll contact you with more details, including your new interest rate, closer to the end of the term. You'll be able to withdraw money or close your cahoot Savings Account at any time.</td></tr>
</table>

Additional information	
Tax status	We pay interest without taking off income tax. This is known as 'gross' and the interest rate we give you reflects this. If the total interest you receive in a tax year is more than any Personal Savings Allowance that applies to you, you may have to pay tax on it. You'll need to do this directly with HMRC. For more information, please visit **gov.uk/apply-tax-free-interest-on-savings**
Online Banking	Visit **cahoot.com** or call us on **0330 678 2811** to register for Online Banking.
Going paper-free	We won't send you letters and statements by post. Instead, we'll send them to your 'Statements and documents' in Online Banking. If you'd prefer a paper document, or you need another type of document such as braille and large print, just let us know. We'll arrange to send it to the address you've given us.
Cancellation period	You can't cancel this account after you open it.
Closing the account	If the account is held in a single name, the account can be closed in the event of the account holder's death or allowed to continue until maturity in the name of the deceased. 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. The account can only be closed in the event of an account holder's death. If an account holder dies, please let us know. You can call our dedicated bereavement team on **0800 015 8414** or write to us at: Bereavement Operations, Sunderland, SR43 4FJ.

Specific conditions

These conditions apply as well as the general terms.

Availability	You can only have this account if you're aged 18 or over.
Minimum balance	£500.
Maximum balance	£2,000,000.
Term	You can have a bond for either 1 or 2 years. You can choose how long when you sign up.
Interest	The interest rate may depend on the bond you apply for. For 1 year bonds, the AER / Gross interest rate is 4.20%. For 2 year bonds, it's 4.20%. When you open your account, we'll ask you if you want us to pay the interest on your balance every month or once a year. We'll pay the interest on the monthly or yearly anniversary of the day you opened the account. If you choose monthly interest, the rate will be slightly different from the AER / Gross rate. It's 4.12% for 1 year bonds or 4.12% for 2 year bonds. If you choose once a year, we'll pay the interest into this account unless you ask us to pay it into a different account you have with us or another bank. If it's monthly, we can only pay interest into a different account.
Managing the account	You can only pay money in during the first 14 days after we've let you know your account is open. You can do this as many times as you want to within those 14 days. We'll email you the right account number and sort code for that. After the first 14 days, you won't be able to pay money into the account for the rest of the term. If you try to pay money in, we'll pay it into another one of your accounts with us or return it to you if you don't have one.
Maturity	Once your bond reaches the end of its term (we call this when the bond 'matures'), we'll transfer your money, and any interest you've earned, into a cahoot Savings Account. We'll contact you with more details about that closer to the end of the term.
Statements	We'll send you a statement once a year in April in Online Banking.
If you change your mind	There's no cooling off period for the fixed rate bond, and you can't close or take money out of your account during its term. However, if you don't pay in the minimum amount within 14 days after opening the account, we might close your account. We'll return any money you have paid in to you, as well as any interest you've earned.

Alternative formats

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.

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Financial Services Compensation Scheme (FSCS) Information Sheet

The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with Santander UK plc are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

Limit of protection

£120,000 per depositor per bank, building society or credit union.

If Santander UK plc goes out of business the eligible deposits with Santander, cahoot, Santander Business and Santander Corporate & Commercial will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that Santander UK plc has your up-to-date contact details including your email address.

Joint and group accounts

Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.

Temporary high balances

If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

(a) transactions relating to the purchase and sale of your main home

(b) major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability, or incapacity

(c) compensation for personal injuries or wrongful conviction.

How the FSCS will pay you

FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.

Contact details for further questions about your account

Santander UK plc: **Santander Operations, Sunderland, SR43 4FJ**

For personal accounts: **0330 9 123 123**

For cahoot accounts: **0330 678 2811**

For Business Banking accounts: **0330 678 2456**

For Corporate & Commercial accounts: **0333 207 2229**

Contact details for more information on FSCS protection

You can find more information on FSCS protection on its website at **www.fscs.org.uk** or by contacting the FSCS using the details below:

Telephone: **0800 678 1100**

Email: **enquiries@FSCS.org.uk**

FSCS exclusions list

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

(1) The account holder is:

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

Note that:

a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded

b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

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

(3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.

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