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DF Capital

Personal Savings Terms and Conditions

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Section A – General Terms and Conditions

1. Welcome

Thank you for opening a DF Capital personal savings account.

These terms and conditions and Key Product Information form the “Agreement” between us and you so please do read them. Section ‘A’ below sets out our general Terms and Conditions applying to all personal savings accounts, whilst Section B has terms specific to individual account types.

You can ask us for a copy of the Agreement at any time, and all our terms and conditions are available on our website.

2. Opening an account

Our accounts are only available to individuals aged 18 or over, who are resident in the United Kingdom and who are liable to pay tax only in the United Kingdom.

To open an account, you must complete an application online at www.dfcapital.bank. If for any reason you are unable to complete your application online, you can call us on 0330 094 0162.

We will open your account as soon as reasonably possible after receiving your application, subject to meeting our account criteria and successful verification. By making an application for an account, you agree to us carrying out searches with fraud prevention agencies, and verifying your identity with electronic verification services which can include using credit reference agency data.

If we cannot satisfy our legal obligation to confirm and verify your identity electronically, then we will contact you and ask you to provide documentary evidence.

We can refuse to open an account without providing you with a reason.

Once the account is opened, you will need to make the initial payment into the account within 14 calendar days or the account will be closed.

You can close your account within 14 calendar days of the date that the account is opened without any notice or incurring any penalties.

When opening an account, you must provide us with details of your nominated account. Your nominated account must be a current account from a UK bank or building society where you are named as an account holder. All payments made to your account or withdrawals from your account must be made using your nominated account.

Your account can be managed 24/7 online, where you can view and download details such as account statements. You are required to register for online savings to manage your account, but if for any reason you can't do this, please contact us for further support.

As part of our Regulatory and Compliance responsibilities, we may request further information from you at any time regarding your account. This includes but is not limited to requesting information regarding your source of funds. Failure to provide this information may result in DF Capital no longer being able to continue to offer you banking services.

3. Contacting us

Should you need to need get in touch, you can send us a message via your online account, call us on 0330 094 0162 or email us at savings@dfcapital.bank. Our opening hours are 9am-5:30pm Monday to Friday, excluding bank holidays. We occasionally may need to change these hours in special circumstances, if we do this we will always tell you.

We may contact you by telephone (including SMS), secure messaging through your online savings account or by email or post using the contact details provided in your application or the most recent contact information we have for you.

Before we are able to discuss your account, even where we contact you, we will ask you some security questions so we can confirm it is you. To protect your money, we cannot discuss your account, make any amendments, or accept any payment instructions unless you satisfactorily answer these questions.

You must always keep your security information secret and not share or let anyone know your security information.

You'll need to change your security information immediately and call us as soon as possible if you think someone else knows it, or if you become aware of any unauthorised access to your account. If you can't reach us by phone, please email us.

If you choose to share your security information with someone else, we won't be responsible for: a) what they do with your security information; and b) any losses that may result from your sharing of the security information with them.

Telephone calls may be recorded or monitored to support your account security and to check we have carried out your instructions correctly and we are meeting our regulatory requirements. Our privacy notice provides details of how we manage and keep your personal data safe.

We may send you marketing messages and information about other products we believe you may be interested in where you have given us permission to do so, or we believe as an existing customer you will have a legitimate interest. You may opt out of receiving such messages and information at any time by contacting us.

4. Making payments into your account

You must make an initial deposit within 14 calendar days of account opening. The amount of the initial deposit must not be less than the minimum deposit amount stated in the Key Product Information.

You can only make payments into your personal savings account from your nominated account. We may return monies received from an account which is not your nominated account, without interest.

We will only accept payments into your account in Pounds Sterling (GBP).

Payments into your account must be made electronically. Payments that cannot be applied automatically will always be backdated to the date of receipt.

Accounts may have a limit on how much you can pay in (see Section B) and we may return monies paid in excess of this limit.

We may also return any payments if we reasonably believe that receiving the funds might damage our reputation or break any law, regulation, code, or other duty which applies to us.

Confirmation of Payee is a name checking service for UK-based payments. This service is designed to help protect you against fraud and payments going to the wrong account. All customers have been opted into the scheme and **only in exceptional circumstances we may agree to remove your details.**

5. Making withdrawals from your account

You can request a withdrawal from your account by logging into your online savings account or by calling us on 0330 094 0162.

Withdrawals from your account are subject to any applicable fixed term, duration or notice period, as set out in the Key Product Information.

All payments from your account must be made to your nominated account, be transferred electronically and be in Pounds Sterling (GBP).

We can only accept your instruction to withdraw on working days, which are Monday to Friday and excludes national holidays. Payments received after 4:30pm will be processed the next working day.

We may, to protect your money against fraud, apply limits to how much you can take out of your account, either in one payment or per day.

Please contact us if you need to change your nominated account (including where you use the UK Current Account Switching Service). We may ask you to send us an original bank/building society statement for the new nominated account, showing your name and account number, which is dated within the last three months. We'll use the account name, sort code and account number you provide for your nominated account every time you ask us to make a payment to it.

6. Protecting your money

We endeavour to carry out your instructions in a timely manner. However, to protect your money, we don't have to follow an instruction if:

- it isn't complete or clear, or we have suspicions it may not have come from you; or
- by carrying out the instruction we might break a law, regulation, code or other duty that applies to us, or it might expose us to claims from third parties; or
- we reasonably think that a payment into or out of an account is connected to fraud or any other criminal activity, including where the funds are being obtained through deception.

We'll try to contact you as quickly as possible to tell you we haven't followed an instruction, and to explain why, unless that would break the law.

We may block your access to your account if we believe its security is at risk.

7. How interest will be calculated

We calculate interest on the balance in your account at the end of each day. Section B and the Key Product Information tells you how often your interest will be paid into your DF Capital personal savings account.

We'll pay interest without taking off tax, known as "gross interest", but in some cases we may be legally required to do so. You may need to pay tax on the interest you earn, depending on your circumstances. We cannot provide you with tax advice. Please talk to your accountant or HMRC directly for any queries in relation to your tax liability.

We use the Annual Equivalent Rate, known as 'AER', as our main representative interest rate for all personal savings products. Interest is calculated and applied to your account, as set out in your account's Key Product Information.

8. Statements and balance enquiries

You can access and download an account statement at any time via your online account.

Statements contain important information about your balance and your transactions and may be needed for tax purposes.

9. Closing your account

You can ask us to close your account at any time by contacting us. If you choose to cancel within the 14-day cooling off period, we will return any funds held in the account without interest, penalty or notice. Where advanced notice to close an account is required (in accordance with the account notice period or maturity date), it will remain open until the end of the relevant notice period unless DF Capital in its sole discretion agrees that the account may be closed. You may also be able to switch to another account (subject to the terms and conditions of your existing and new accounts).

In exceptional circumstances, DF Capital may agree to the closure or withdrawal of funds from your account before the relevant notice period. Such events may include hospitalisation, diagnosis of a terminal illness or bankruptcy. In such circumstances you will need to contact us in writing, by post or by email. We will consider each case individually and will always ask for any supporting documentation we require to make our decision.

If your circumstances change and you become a tax resident outside of the UK, become liable to pay tax outside of the UK, or cease to be tax resident of the UK, you will need to inform us and we will close your account and return the balance to you.

Accounts covered by this agreement all belong to you, are all for your personal use and not for money relating to any business you run.

DF Capital can close your account at any time in its absolute discretion. If we do so, we will usually give you 90 days notice or the period up to the maturity date.

In exceptional circumstances however, we may take action to close your account immediately by giving you notice (unless we are not permitted to notify you). Examples of the circumstances include, but are not limited to:

- a. repeated or material breach of the terms and conditions by you;
- b. where we reasonably suspect that you have given us false information at any time;
- c. where we reasonably believe that an account has been operated in a manner unsatisfactory to us or that you have contravened any of these terms and conditions (such as using your account for non- personal use);
- d. where we reasonably suspect that your account is being used for an unlawful purpose;
- e. where you behave in any abusive or threatening manner towards our staff;
- f. where we reasonably determine, you were not or are no longer eligible to hold your account;
- g. where we need to close your account in order to comply with applicable law;
- h. where a petition for bankruptcy is presented against you or you enter into a voluntary arrangement or any other arrangement for the benefit of your creditors;
- i. where this Agreement is otherwise repudiated and cancelled or terminated; or
- j. where we reasonably believe that by maintaining your account, we may materially damage our reputation.

If we close your account, we will transfer your balance, less any charges or any other liabilities that may be due to us and any reasonable costs that we may have incurred in closing your account.

In the event of an account holder's death, we will only accept instructions from the account holder's authorised representatives such as their executor and only after we have received supporting documentation satisfactory to us.

You may not transfer your account to any other party.

10. Dormant accounts

Your account may become dormant if there has been no activity and/or contact from you for a period of five years. Whilst the money continues to belong to you, we will stop payments in and out of your accounts and apply enhanced levels of security checks before restoring access to your accounts.

11. Making a complaint

We aim to provide the best level of service possible. However, where you are unhappy with any aspect of our service, please, in the first instance, contact us and let us try to resolve the situation. A copy of our complaints procedure is available on our website and on request.

If you remain unhappy with the steps we take to resolve your complaint, and once we have completed our complaints process, you may be able to refer it to the Financial Ombudsman Service (FOS) at:

Exchange Tower, London E14 9SR
0300 123 9 123 or 0800 023 4567
complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

The FOS is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial services firms.

12. Protecting your data

All personal information you provide to us will be collected, processed and otherwise used in accordance with our Privacy Notice.

We'll use your personal information to process your application, provide and administer your account, to keep our systems and records up to date, to prevent and detect fraud, money laundering and other crime, to meet our regulatory obligations, to carry out statistical analysis, to develop and improve our services to you and other customers and where we are required to do so by law.

You can ask for a copy of the information we hold about you by making a data subject access request to us in writing. If you're no longer happy for us to use your information, we may have to close your account.

For more information about how we collect and use your personal information and about your rights in relation to your personal information, please see our Privacy Notice by going to www.dfcapital.bank/privacy-policy or by asking us for a copy.

13. Dealing with claims on your account

If another person makes a claim against you that would require payment from your account with us or if we know or believe that there is any dispute in relation to funds in the account, we may:

- a. put a hold on your account and refuse to process any payment instructions until we are satisfied that the dispute no longer exists;

- b. keep you fully informed of the status of your account; and/or
- c. pay the funds to the person we believe is legally entitled to receive them, once we have resolved this issue.

We will continue to rely on the current records we hold about you and the account. We will also make any application necessary to Court or take any other action we feel is necessary to protect the account.

We can use money in any of your accounts with us to pay off some or all of any money you owe us. This is called 'set-off'. We'll follow any legal requirements or restrictions before doing this.

Rarely, a payment could go into someone's account by mistake. If this happens to you, we can:

- put a hold on the money so you can't withdraw it; and
- take the payment back out of your account.

We don't have to tell you before we do this. We may also provide sufficient details about you and the incorrect payment to the bank that sent the payment to enable them to recover the funds.

14. Changes to interest rates

Information relating to how and when we can change interest rates on your account is detailed in the Terms and Conditions specific to individual account types in Section B.

15. Changes to this Agreement

Sometimes we may need to change the terms of our Agreement. For most changes, we'll tell you in advance, but we don't always need to do this.

When we make a change to the terms of our Agreement that is not to your disadvantage, we will provide you with notification in writing, either by email or by secure message through your online savings account within 30 days of the change.

When we make a change that is to your disadvantage, we will aim to provide you with at least 60 days' notice in writing either by email or by Secure Message through your online savings account of the proposed change. You may close or transfer your account without charge during this period. If we do not hear from you within this period, we will assume that you have accepted the changes.

16. Liability

We'll try to help you if something goes wrong, as long as you've acted honestly and kept us fully informed.

If we make a payment to your nominated account and the bank/building society didn't receive it, we'll refund you as soon as we can. This includes refunding, where applicable, any charges you've paid and making sure we pay you any interest we would have paid you on that amount. However, this general rule doesn't apply if:

- any payment instructions we received weren't correct or up to date. Where we agree to try and recover the payment, we may charge you a fee to cover our costs in doing so. We'll tell you how much it is before we start the recovery process; or
- we can show that the payment was actually received by the bank/building society holding the nominated account.

You will not be liable for any losses from unauthorised transactions if we action them after we've received notification from you or due to a failure on our part. Unless we have reasonable grounds to believe you're liable, or you have breached any terms of this Agreement, we will promptly refund the amount of any unauthorised transaction and any charges you paid because of it and pay you any interest we would have paid you on that amount.

Where there has been an unauthorised transaction on your account, you will be liable for all losses, if you have acted fraudulently or if you have intentionally or without regard to us, failed to comply with the requirements outlined in this Agreement.

If you have suffered any loss or damage because of something we have done or not done, you will generally be able to claim back the loss from us. There are exceptions where you cannot claim back, for example:

- you are claiming for loss of business, loss of goodwill, loss of opportunity or loss of profit – we won't be liable for these in any circumstances;
- the law sets a different level of liability;
- you have acted fraudulently or with gross negligence;
- you are in breach of this Agreement;
- we haven't followed an instruction from you for a reason we give in this Agreement;
- any of the details you gave us were wrong or insufficient – this would include you giving us the wrong account number, for example;
- our failure or delay in making a payment was due to abnormal and unforeseeable circumstances outside our control, which meant we couldn't follow this Agreement despite our best efforts to do so – for example, a hardware breakdown, strike, or major problem with a payment system; or
- we could not have reasonably predicted your loss when you gave us the instruction.

None of these exceptions will apply, and nothing else in this Agreement will stop us being liable, if:

- we act fraudulently;
- we act with gross negligence; or
- we are at fault and the law does not allow us to exclude or limit our liability.

These terms do not affect your statutory rights as a consumer.

17. How your money is protected (FSCS)

DF Capital is covered by the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations.

The FSCS deposit guarantee scheme protects people's money up to a certain limit. This limit is applied to the total amount of money you have with us. If you have more than one account with us, the limit applies to the total you have in all those accounts. If that total is higher than the FSCS limit, any amount over the limit won't usually be covered. Most depositors are covered by the scheme. You can find more information in the FSCS Information Sheet and on our website.

18. Applicable law

This Agreement is governed by English law, and the same law will apply to establishing our relationship. Any UK banking terms implied by law will also apply to this Agreement.

19. Online Savings

Staying Secure in our online savings platform

You must take all reasonable steps to keep your log in and security details safe.

You must tell us right away if you think someone might have access to your account.

Please tell us as soon as you can if you notice something wrong with online savings. This includes anything that is stopping you using it properly, or if anything looks different.

We'll do all we can to make sure our online savings service is as safe as it can be. This includes keeping records of any online messages, instructions, or transactions, including the time they took place. When we deal with you, we'll treat our records as final evidence of these, unless there's an obvious mistake.

When you're logged into your online savings account, you should not leave the device (mobile, computer or other device) you are using unattended and you should ensure that any information stored or displayed on your device is kept secure.

You are responsible for all instructions given through your online savings account, by you or anyone acting with your authority that you may have given access to your online Savings account details.

Maintenance and availability

As we look to improve our service there may be occasions when online savings is unavailable for you to use. We will aim to inform you in advance of any times the service may be unavailable but we may not always be able to do so. In circumstances where we have not warned you in advance of maintenance or restricted access to your online savings account, please contact us if you're unable to use the service and we'll do our best to help.

Restricting your online savings service

There may be occasions where we see fit to suspend, withdraw or restrict your use of online savings. Reasons may include but are not limited to:

- We reasonably believe that your security details haven't been kept safe;
- We have reason to suspect that your security details or your account have been used fraudulently or without your permission;
- A restriction applies to your account (for example, there is a legal dispute on the account which means the account can't be used until the dispute is resolved);
- There is a suspicion of Money Laundering regarding the account or the account holder
- We believe it's appropriate in order to protect your account; or
- You've broken any term of this agreement in a serious way.
- We will always where possible look to inform you of any restrictions to your account or online savings service as soon as possible. However, there may be legal or security reasons which means we may not be able to provide an explanation.

DF Capital will never:

- Ask you or anyone to give your full security details such as your online savings password;
- Ask you to transfer money to a new account;
- If we suspect or become aware that your account may be subject to fraud or security threats, we will contact you using the contact details we hold for you.

Offering variable support to our customers

We will use your online savings account as the primary means to communicate with you. If you require any adjustments to how we communicate, or if there are circumstances you would like to let us know about, please let our savings team know at savings@dfcapital.bank.

Section B – Additional Terms and Conditions

These terms and conditions apply to the specific type of account. They should be read together with the General Terms and Conditions in Section A but if there is any conflict between the two, then the terms and conditions set out in this section B will apply over the conflicting provision.

Fixed Rate Deposits

20. Making deposits

You can only make deposits into your Fixed Rate Deposit within the first 14 calendar days after the account is opened. There is no limit to the number of deposits you can make into your Fixed Rate Deposit during that time.

The minimum and maximum allowable amounts that you may deposit are set out in the Key Product Information. If you make a deposit for an amount which is higher than our maximum allowable deposit, we will review this and may return the excess amount to you, you will not earn any interest for the period we hold the amount returned to you.

21. Maturing Fixed Rate Deposits

We will contact you approximately 1 month before the maturity date to advise you of your options and asking for your maturity instructions. You will also receive a reminder from us approximately 14 calendar days before maturity.

If you ask us to reinvest your funds into a new account with us, we will do this on the maturity date when you will start to earn interest on that new account.

If you ask us to withdraw some or all of your funds we will do this by electronic payment to your nominated account on the maturity date.

If we do not receive your maturity instruction at least one working day prior to the maturity date, the funds will be automatically transferred to a new variable rate Call Deposit Account (see below) that we will open for you and we will email you the account details on the day of the account opening.

We will close your Fixed Rate Deposit on the maturity date.

If your maturity date would have fallen on a non-working day, we will move your maturity date to the next available working day, meaning the length of your account in days may be longer than the expected product term. You will accrue interest for the full term your funds are deposited with us, including any additional days as described.

22. Interest

The interest rate on your Fixed Rate Deposit is fixed. This means that we will not change it for any reason prior to the maturity date.

The interest rate applicable to your Fixed Rate Deposit is contained in the Key Product Information sheet issued to you at the point of sale. Interest is calculated daily on your Fixed Rate Deposit up to, but not including, the maturity date.

Unless it says otherwise in the product conditions set out in the Key Product Information, interest will be paid on maturity.

23. Early reinvestments

Early reinvestment is an offering within DF Capital's Fixed Rate Deposits. During the lifetime of your Fixed Rate Account DF Capital at its discretion may invite you to reinvest your current balance and accrued interest into a new DF Capital Fixed Rate Deposit. At this stage we will share with you key information on the products available at this time.

The new account will be treated as your new Fixed Rate Deposit Account and the terms and conditions identified within the Key Product Information Document will apply.

If you elected to take advantage of this offer and within the 14-day cooling off period you decide you no longer wish to continue with this transfer, you can request via secure message, email, or telephone to cancel this. If you choose to cancel within the first 14 days of your early reinvestment, we will reverse this transfer and revert your account to its original state. The account balance and interest will then revert as if the early reinvestment had not taken place.

If you have reinvested your funds into the new account, you will earn the interest at the previous rate up until the date of early reinvestment. Once the transfer has completed, you will start earning interest as per the new account rate.

Notice Accounts

24. Making deposits

You must make an initial deposit within 14 calendar days of account opening. The amount of the initial deposit must not be less than the minimum deposit amount stated in the Key Product Information.

You may make additional deposits into your Notice Account, up to the maximum account balance set out in the Key Product Information. If you make a deposit for an amount which is higher than our maximum allowable deposit, we will review this and may return the excess amount to you, you will not earn any interest for the period we hold the amount returned to you.

25. Making transfers and withdrawals

You can transfer money from your Notice Account to your nominated account, subject to the notice period, or use it to open a new account with us. You may also transfer money from your Notice Account to any other Notice Account you hold with us with an equivalent or greater notice period. If you transfer to another or new Notice Account, we will waive the notice period on your account in respect of the transfer if the receiving account has an equivalent or greater notice period or term.

To make a transfer from your Notice Account, or to close it, you need to give us the notice period set out in the Key Product Information.

You may only make a withdrawal up to the amount of the available balance on your account. The Key Product Information may also specify additional withdrawal conditions.

If your withdrawal date would have fallen on a non-working day, we will move your withdrawal date to the next available working day, meaning the length of the notice period in days may be longer than expected. You will accrue interest for the full term your funds are deposited with us, including any additional days as described. Funds will be withdrawn on the next available working day.

26. Interest

The interest rate on your Notice Account is a managed variable rate. The initial interest rate is as stated in the Key Product Information.

There are several factors that inform the rate we offer on our variable rate accounts. We commit to assessing the fairness of our decisions each time we increase or decrease our rates.

If we make a change to your managed variable rate, and that change is to your disadvantage, we will:

- a. advise you in advance of the change taking effect (in writing either by post or by email); and
- b. provide you with the standard notice period required for withdrawals on your Notice Account before applying the new rate – always subject to a minimum period of notice of 30 days, and remind you within 14 days of the change taking effect.

If you do not notify us, we will assume that you have accepted the proposed change on the date we have notified you that the change will take effect.

If we make a change to your managed variable rate and that change is not to your disadvantage, we will notify you of the change in writing either by post or by email as soon as reasonably possible.

Interest on your Notice Account is calculated daily on the cleared end of day balance. Unless it says otherwise in the product conditions set out in the Key Product Information, interest will be applied monthly and it will be paid to your DF Capital account.

Easy Access Accounts

27. Making deposits

You must make an initial deposit within 14 calendar days of account opening. The amount of the initial deposit must not be less than the minimum deposit amount stated in the Key Product Information.

You may make additional deposits into your Easy Access Account, up to the maximum account balance set out in the Key Product Information. If you make a deposit for an amount which is higher than our maximum allowable deposit, we will review this and may return the excess amount to you, you will not earn any interest for the period we hold the amount returned to you.

28. Making transfers and withdrawals

You may transfer money from your Easy Access Account to a Fixed Rate Deposit or Notice Account you hold with us. You may also transfer money from your Easy Access Account to your nominated account. If your withdrawal request is received after 4:30pm on a working day, your request will be processed the next working day.

You may only make a withdrawal up to the amount of the available balance on your account. The Key Product Information may also specify additional withdrawal limits.

To make a transfer from your Easy Access Account, or to close it, you need to inform us via your online savings account, or by calling us.

29. Interest

The interest rate on your Easy Access Account is a managed variable rate. The initial interest rate is as stated in the Key Product Information.

There are several factors that inform the rate we offer on our variable rate accounts. We commit to assessing the fairness of our decisions each time we increase or decrease our rates.

If we make a change to your managed variable rate, and that change is to your disadvantage, we will:

- a. advise you in advance of the change taking effect (in writing either by post or by email); and
- b. provide you with a notice period of 30 days, and remind you within 14 days of the change taking effect.

If you do not notify us, we will assume that you have accepted the proposed change on the date we have notified you that the change will take effect.

If we make a change to your managed variable rate and that change is not to your disadvantage, we will notify you of the change in writing either by post or by email as soon as reasonably possible.

Interest on your Easy Access Account is calculated daily on the cleared end of day balance. Unless it says otherwise in the product conditions set out in the Key Product Information, interest will be applied monthly and it will be paid to your DF Capital account.

Call Deposit Accounts

30. Opening Call Deposit Accounts and making deposits

A Call Deposit Account will be opened for you if you have a Fixed Rate Deposit Account that has matured and you have not provided us with maturity instructions to withdraw or reinvest your funds. The funds will be automatically transferred to the new Call Deposit Account.

No further deposits are permitted into your Call Deposit Account. Its purpose is to hold your money until you have provided us with an instruction.

31. Making transfers and withdrawals

You may use the money from your Call Deposit Account to open a new account with us or you may transfer the money to any other account you hold with us, unless it says otherwise in the Key Product Information of that account.

You may also withdraw your money from your Call Deposit Account to your nominated account. You may only make a withdrawal up to the amount of the available balance on your account. If your withdrawal request is received after 4:30pm on a working day, your request will be processed the next working day.

32. Interest

The interest rate on your Call Deposit Account is a managed variable rate. The initial interest rate is as stated in the Key Product Information.

There are several factors that inform the rate we offer on our variable rate accounts. We commit to assessing the fairness of our decisions each time we increase or decrease our rates.

If we make a change to your managed variable rate, and that change is to your disadvantage, we will:

- a. advise you in advance of the change taking effect (in writing either by post or by email); and
- b. provide you with a minimum notice period of 30 days before applying the new rate to your account.

If you do not notify us, we will assume that you have accepted the proposed change on the date we have notified you that the change will take effect.

If we make a change to your managed variable rate and that change is not to your disadvantage, we will notify you of the change in writing either by post or by email as soon as reasonably possible.

Interest on your Call Deposit Account is calculated daily on the cleared end of day. Unless it says otherwise in the product conditions set out in the Key Product Information, interest will be applied monthly and it will be paid to your DF Capital account.

If you require any further information:



0330 094 0162



savings@dfcapital.bank



dfcapital.bank



Protected

Your eligible deposits with DF Capital are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered. For more information visit the FSCS website.

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