

# Chase Saver with Boosted Rate Three Terms and Conditions

### Version 1.3 - 22nd September 2025

These terms add to the Chase saver account Terms and Conditions and General Account Terms and Conditions. If there's a conflict between any term in the Chase saver account Terms and Conditions or the General Account Terms and Conditions and one here, then the term here will apply.

You can find a copy of these terms, the Chase saver account Terms and Conditions and the General Account Terms and Conditions in the app or you can request a copy from us.

## Things to be aware of

#### About this offer

This offer is designed to help you save money for when you need it. This offer gives you a boosted interest rate on top of the applicable variable Chase saver interest rate for a limited time period. We call this period the 'offer period'. At the end of the offer period, the boosted interest rate will be removed and you will receive the variable Chase saver account interest rate applicable at that time.

#### How to get the offer?

This offer is only available to certain Chase customers; who will be contacted if they are eligible.

If you have been contacted as being eligible, you can get this offer by opening a Chase saver with boosted rate account through our app while the offer is still available to you. The offer may be withdrawn at any time.

#### Interest

We will pay a fixed interest rate of 2.0% AER on top of the applicable variable Chase saver interest rate during the offer period (the "Boosted Interest Rate").

While the Boosted Interest Rate will be fixed during the offer period, we may still make changes to the underlying variable Chase saver interest rate in line with the Chase saver account Terms and Conditions and the General Account Terms and Conditions. This means that the overall interest rate on your account may go up or down during the offer period. For example, if the variable Chase saver interest rate was 2.50% AER and were to change to 2.25% AER during the offer period, then you would earn 2.25% AER plus your 2.0% AER boost after that change. This would bring you to an overall interest rate of 4.25% AER (assuming no further changes to the variable Chase saver account interest rate were made during the offer period).

Interest is paid on the first calendar day of the month and when the offer period ends. Interest is calculated on a daily basis.

#### How long the boosted interest rate will apply for

(a) Accounts opened on or after 22 September 2025

The offer period will last for 12 months (we calculate this as 365 days) from the point of opening this Chase saver with boosted rate account. You will earn the Boosted Interest Rate from the day you open this account.

(b) Accounts opened before 22 September 2025

The offer period will last for 6 months (we calculate this as 184 days) from the point of opening this Chase saver with a boosted rate account. You will earn the Boosted Interest Rate from the day you open this account.

At the end of the offer period, the Boosted Interest Rate will be removed and you will receive the variable Chase saver account interest rate applicable at that time. You can find the Chase saver account interest rate in our app, on our website or you can contact us.

#### Statement

We'll give you a statement each month showing payments in and out, any interest we've paid and any interest or charges we've taken from your account. We will also give you a statement when the offer period ends. You'll find your statements in the Profile section of the app.

#### Accounts the boosted interest rate will apply to

You can only hold 1 Chase saver with boosted rate account at any time (excluding any accounts you previously opened where the relevant offer has come to an end).

#### **Account Limits**

You cannot open a Chase saver with boosted rate if you have reached any limits we have set on the number of accounts you can open or hold with us.

#### Fees and charges

You will not incur any fees or charges for holding the account.

#### Closing the account

Your statutory cancellation right means you can cancel this agreement within 14 days of entering into it. You don't have to give a reason. You just need to close the account in the app. You can also close the account at any time without charge. We'll transfer any funds held in it (including interest) to you.

#### AER, Gross, Fixed and Variable

The Annual Equivalent Rate (AER) shows the interest rate for a year, taking into account any interest payments made during the year.

Gross is the interest rate used to calculate your monthly interest payments, before tax.

Variable means the interest rate you receive can change.

Fixed means the interest rate you receive cannot change during the period we say the interest rate is fixed.