Regular Saver Account Terms and Conditions

Version 1.0 - 28 September 2026

> These terms add to the General Account Terms and Conditions.
>
> If there's a conflict between any term in the General Account Terms and Conditions and one here, then these terms and conditions will apply instead.
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> You can find a copy of these terms and conditions and the General Account Terms and Conditions in the app.

Things to be aware of

About the Regular Saver: The Regular Saver is designed to help you save money for when you need it, and build a savings habit, rather than for day-to-day payments.

How many Regular Savers you can hold: You can only hold one Regular Saver with us at any time.

Interest: Your interest rate is fixed for the term that applies to the Regular Saver. For your first term, the rate and term are set out in the summary box we give you before you open the Regular Saver. For each later term, we'll email you the new rate and term before that term starts (see "At the end of each term" below). You can also find your current rate in the app at any time or by contacting us.

Interest on the Regular Saver is calculated daily and paid monthly on the day of the month you opened your Regular Saver. For example, if you opened your Regular Saver on 13 March you would be paid interest on 13 April, and so on.

If you open your Regular Saver on a day that doesn't exist in every month (for example, 31 January), interest will be paid on the last day of each month. For example, if you opened your Regular Saver on 31 January, your interest would be paid on 28 February (or 29 February in a leap year), 31 March, 30 April, and so on.

Payments into the Regular Saver: You can pay money into this Regular Saver either by transferring money from one of your other Chase bank accounts, or by setting up a monthly standing order from your Chase Current Account. You can only have one standing order into this Regular Saver at any time.

Minimum deposit: There is no minimum balance or minimum deposit.

Maximum deposit: There is a limit to how much you can pay in each month. For your first term, your monthly deposit limit is set out in the summary box we give you before you open your Regular Saver. For each later term, we'll email you the new limit before that term starts. You can also find your current limit in the app at any time or by contacting us.

We count months from the date you opened your Regular Saver. Each monthly period starts on the same day of the month as your opening date and ends the day before that date in the following month. For example, if you open your Regular Saver on 28 January, your first monthly deposit limit period runs from 28 January to 27 February. Your next monthly period runs from 28 February to 27 March, and so on.

If you have already reached your monthly deposit limit and then withdraw money, you won't be able to pay any money back in until the next monthly period begins.

Payments out of this Regular Saver: You can move money to your other Chase bank accounts at any time, with no fees or penalties.

At the end of each term (reset): At the end of each term (your reset date), we will automatically transfer your Regular Saver balance (including any interest earned) to your nominated Chase bank account. Your Regular Saver will remain open, and you'll be able to continue saving, subject to these terms and conditions. Any standing order you've set up to fund this Regular Saver will continue after a reset, though it may be affected if your monthly deposit limit changes.

This repeats at the end of each term unless the Regular Saver is closed by you or us.

Statements: We'll provide a statement after each reset date.

Changes to these terms and conditions: We can make changes to these terms and conditions. If we make a change that is to your disadvantage, we'll generally give you at least 30 days' notice before the change takes effect. If the change is to your advantage, we can make it immediately. We can also make other changes immediately in line with our General Account Terms and Conditions.

If you close your other accounts: You must have at least one Chase Current Account with us at any time to hold a Regular Saver. If you close the last of your Chase Current Accounts with us, then your Regular Saver will need to be closed too. Any funds (including interest) will be transferred to you as part of the closure.

Closing this Regular Saver: You can cancel this agreement and close this Regular Saver at any time through the Chase app, without giving a reason and free of charge. We will return any money held in this Regular Saver, including any interest earned, to you.