

# **Vanquis Savings**

## **Product Information –**

### **Triple Access Saver**

# Product Information – Triple Access Saver

This document sets out the specific terms that apply to your Triple Access Saver. Our agreement with you consists of:

- The specific terms set out in this document;
- the General Terms; and
- any other documents we say apply at the time you enter into the agreement.

If there are differences between this Product Information and any other terms that apply, this Product Information will take priority.

	<b>Key Information</b>	<b>Details</b>
<b>1</b>	<b>Who can have an account</b>	You need to be at least 18 years old and a UK resident to open an account.
		You can hold the account in your own name, or as a joint account with one other person.
		You can only have one Triple Access Saver per account issue. We issue new accounts from time to time.
		The total balance of all savings accounts you hold with us must not exceed £250,000 plus any interest paid.
<b>2</b>	<b>Interest rate</b>	This account pays two rates of interest, a higher rate and a lower rate. If you make 3 or less withdrawals in the 12 months from the date you open the account or the account anniversary, you will earn the higher rate of interest. If you make 4 or more withdrawals, you will earn the lower rate of interest from the date of the fourth withdrawal until the day before the anniversary of your account opening. The interest rate and withdrawals will reset on the anniversary of your account opening.
		We set out the interest rate in the Summary Box we gave you when you applied for the account.
		The interest rate we pay on the account is variable.
<b>3</b>	<b>Paying money into your account</b>	You can hold between £1,000 and £250,000 in the account (excluding interest).
		You can pay in money by sending an electronic payment from either: <ul style="list-style-type: none"><li>• Your nominated account; or</li><li>• From any other account you hold with us</li></ul> <p><b>Your nominated account is the account you identified to us for the purpose of making payments in and out of this account.</b></p>

		<p>You can pay in money as often as you like provided you do not go over the maximum balance.</p> <p>If any payment into this account would take you over the £250,000 maximum balance, we'll reject the whole payment. We'll return the rejected payment to your nominated account.</p>
<b>4</b>	<b>Withdrawing money from your account</b>	<p>You can withdraw money by transferring it to your nominated account or transferring it to another account held with us.</p> <p>You must use Vanquis Bank Savings Online Banking to request a withdrawal.</p> <p>You can make as many withdrawals as you like but you must ensure that the balance does not fall below the minimum amount.</p> <p>If you make 4 or more withdrawals from your account in the 12 months after opening the account or the account anniversary, the interest rate will drop.</p>
<b>5</b>	<b>What happens if the balance in your account is below the amount we set in our criteria</b>	<p>If the balance of your account falls below £1,000 we'll write to ask you to add more money to it within the next 30 days.</p> <p>If you don't do this, we'll write to you again to give you two months' notice that we're closing the account.</p>
<b>6</b>	<b>Closing your account</b>	<p>You can tell us if you want us to close your account at any time.</p>
<b>7</b>	<b>Payment limits</b>	<p>To help prevent fraud, we may set limits on the amount you can withdraw. You can find out these limits in Vanquis Bank Savings Online Banking.</p> <p>To withdraw more than any limit we set, you will need to make more than one payment request. This may mean we'll send you money on more than one day.</p>

Call:

**0191 505 0033\***

Lines are open between 9am to 5pm Monday to Friday (excluding UK bank holidays)

Email us:

**customerservice@vanquissavings.co.uk\*\***

Write to us:

**Vanquis Bank Savings  
Freepost RUGA-ZTJL-HBTJ  
PO Box 967  
Wallsend  
NE28 5FD**

Or visit us online:

**[www.vanquissavings.co.uk](http://www.vanquissavings.co.uk)**

\* Please note that we may record telephone calls for training, security and monitoring purposes

\*\* We will respond to your emails within 2 business days

Vanquis Bank Savings is issued by Vanquis Bank Limited registered in England & Wales with company number 02558509, with its registered office at No. 1 Godwin Street, Bradford, West Yorkshire, United Kingdom, BD1 2SU. Vanquis Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in the Financial Services Register under number 221156.

Details are correct as at time of print (February 2025). VAN091

PD12175\_0225  
VAN091\_I