

Platinum 3 Year Fixed Term Deposit Information Sheet

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Personal Banking Account Terms and Fees. Please keep it for future reference.

Summary Box

Deposit Issue	01	
Duration	3 years	
Balance	£25,000 - £4,999,999	
Interest rate	GROSS – 3.70%	AER – 3.70%
Interest paid (Options)	Quarterly, Annually OR at Maturity	
Start Date	26/02/2024	
Date of deposit maturity	26/02/2027	

Estimated Balance at Maturity

	Deposit at Fixed Term Start Date (£)	Interest Earned (£)	Balance at Maturity Date (£)
3 Year Issue 01	25,000	2,903.14	27,903.14
	250,000	29,031.44	279,031.44
	1,000,000	116,125.77	1,116,125.77

These are only examples and do not take into account individual circumstances. The examples assume that interest is paid at maturity.

Here are some key points to remember:

- Interest is calculated daily
- Interest is paid into your instant access Cash Management account
- A Cash Management account is a requirement for the fixed term deposit, if not already held one will be opened during your application
- Any deposit placed before the start date or after may be accepted and will earn interest daily at the gross rates shown below
- The interest payment option cannot be amended mid term
- A deposit contract will be sent to you within 14 business days confirming the detail of the deposit which has been opened
- This is a limited offer and may be withdrawn from sale at any time without prior notice
- At maturity in the absence of any alternative instruction the deposit will be placed into your Cash Management account
- If at maturity you no longer require the Cash Management account linked to your Fixed Term Deposit, please advise us in writing to close the account
- The rate may not be available if cleared funds are not paid into your Cash Management account before this offer is withdrawn

Product name	Platinum 3 Year Fixed Term Deposit
Interest Rate	Fixed Term Deposit interest rates vary from issue to issue. An interest rate offer is time limited and may be withdrawn at any time.
Withdrawal arrangements	Early withdrawals or early closure (before maturity) of a Fixed Term Deposit are not permitted.
Access	You can apply for this product in branch, via the telephone, using online banking or through the Mobile App.

Definitions

- **Gross** is the interest rate paid before the deduction of tax
- **The Annual Equivalent Rate (AER)** illustrates what the interest rate would be if paid and compounded each year
- **Maturity Date** is the date on which your Deposit matures

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Isle of Man Bank is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors' Compensation Scheme Regulations 2010. To understand your eligibility under the scheme you may wish to visit <https://www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/>

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Under the scheme(s) customers are entitled to make only one claim per licensed entity regardless of the number of brands or trading names contained within that licensed entity and customers are entitled to make one claim only per licensed entity in the jurisdiction where the deposits are held.