SSV Smart Account

Intelligent banking

Personal Current Account Schedule and Rates, Fees and Charges

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Section 1: Personal Current Account Terms

Welcome

This is the account schedule for your SSV SmartAccount Personal current account. When we say 'account' in this document, we're referring to your SSV SmartAccount Personal current account. Your account is an everyday bank account that you can fund, receive money and make payments – in the SSV SmartAccount app or online transfers. You can also set up an Easy Access Savings Account on your account.

This document contains important information about your account, including details of any fees and charges you might have to pay us. This document, along with the Personal Account General Terms, forms the agreement between you and us. The terms in this document will apply once your account is open. Your account will be open when we send you a push notification and welcome email to confirm your application has been successful and your account is ready to be used.

You can check our Frequently Asked Questions (FAQs) page for any information you might need about your account. This includes information about support you could get (including links to third party resources) if you're struggling to manage your account for Personal reasons. To see our FAQs, visit: www.ssvsmartaccount.co or the SSV SmartAccount app.

Getting In Touch With Us

You can contact us 24 hours a day, 7 days a week using the details below. Our team will respond during Personal hours, 9:30am to 5:30pm, Monday to Friday (excluding UK Bank Holidays).

- The best way to contact us is to send us a message in the SSV SmartAccount app
- Telephone: 020 3633 0808
- Email: info@ssvsmartaccount.co

We'll let you know if the details above change

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Who can open a SSV SmartAccount Personal current account?

To open and hold this account, you must:

- Be 18 years old or over.
- Be a resident in the United Kingdom and hold the right to reside in the United Kingdom.
- A registered company limited by shares (Ltd) based in the UK. You must have an active status on Companies House and at least one active company director listed. (Check Eligibility).
- Only use this account for Personal purposes (including as a sole trader).
- Not open another main SSV SmartAccount Personal current account with us.

We call these your 'confirmation statements'. If any of these statements don't apply to you, or your situation changes, please let us know straight away. If this happens, we can take any of the actions set out in the 'Closing your account' section of the Personal Account General Terms.

Payment limits

There are limits to how much you can pay from your account depending on the transaction you're making. This includes daily payment limits. To check what these are, you can look in the SSV SmartAccount app or visit our website: www.ssvsmartaccount.co . If you need to make a payment above any of these limits, please get in touch with us in the SSV SmartAccount app or by using the contact details in the Getting in touch with us section above.

Organising your money (Easy Access Savings)

You can use Easy Access Savings to set aside money from your current account. You can set up an Easy Access Savings Account in the SSV SmartAccount app or online banking (where available) at any time. You can also move money between the current account and the Easy Access Savings Account linked to your account whenever you want.

Subject to any limits we may set, however, you can't move money out directly from an Easy Access Savings Account. If you want to do this, you must move money from the Easy Access Savings Account to the current account.

Restricting or closing your account

- **If you want to close your account:**
  You can ask us to close your account in the SSV SmartAccount app at any time or by using the contact details in the Getting in touch with us section above. We'll close the account straight away, unless we can't for reasons set out in the section 'When we might need to keep your account open' in the Personal Account General Terms. You can find further details about what happens when your account is closed in the Personal Account General Terms.

- **When we may close your account:**
  We may close your account for various reasons. Please go to the 'Closing your account' section in the Personal Account General Terms for the full list of reasons.

- **When we may restrict your account:**
  We may stop certain functionalities or aspects of your account, such as your ability to use payment instruments, spend or take out money. Please go to the section called 'When we may stop or limit your account' in the Personal Account General Terms for the full set of reasons.

- **When we say 'payment instrument':**
  We mean something unique to you, that you use to pay and make transactions from your account. It also includes the steps you may need to take to make a transaction, for example using your SSV SmartAccount app login details, PIN codes, biometrics and other security details to make a payment.

Section 2: Rates, Fees and Charges

Personal Current Account

- £4.99 per month (includes Current & Savings account) unless any promotional scheme applies.

Interest rates

- Interest we pay on positive balances.

Fees for sending money out of your Personal current account

- British pounds

Payment Type	Is There a Charge?
Instant payments you make to family, friends or a Personal using Faster Payments	No
High-value payments using CHAPS	Yes, £22 per payment (Inbound Only)

Fees for receiving money into your Personal current account

- British pounds

Payment Type	Is There a Charge?
Receiving any payment types in British pounds	No charge.