# SSV SmartAccount

## Savings Summary Box

The information provided in this summary box includes the key features of the account only and is not intended to be a substitute for reading the **Terms of Service (Personal Users ,Business & Sole Traders)** that apply to the account. The rates and information in this summary box are correct as of 05/02/2026

| **Summary Box - Key Account Information** | |
|---|---|
| Account name | Easy Access Savings Account, provided by Griffin Bank Ltd ("Griffin"). |
| What is the interest rate? | • The current interest rate on this account is 3% AER and is variable depending on Bank of England base rate. AER stands for Annual Equivalent Rate and allows you to see what you could earn over the full course of a year.<br>• The interest rate on your account is based on the Bank of England base rate ("base rate"). The interest rate you receive is equal to the base rate (gross) minus 0.75% (margin) respectively, as determined by SSV SMARTACCOUNT LIMITED.<br>• To monitor the Bank of England base rate visit: https://www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate.<br>• If at any point the base rate is equal to or below the margin, the interest rate you will receive will be 0.00%.<br>• Interest accrues daily, based on the balance available in your account at 4pm of the day. Interest is paid monthly on the first calendar day of the following month.<br>• If you close your account at any point in the month, interest accrued up until that point will be paid immediately and no further interest will be accrued. |
| Can SSV SMARTACCOUNT LIMITED change the interest rate? | • The rate on your Easy Access Savings Account is variable and tracks the base rate. If the base rate changes, the new interest rate on your account will apply within 24 hours.<br>• SSV SMARTACCOUNT LIMITED may also change the rate offered by altering the margin at its discretion. If the margin changes, and as a result the interest rate on your account decreases, we will give you 14 days' notice before the change takes effect. |

<table>
<tr><td></td><td>

- If the margin changes, and as a result the interest rate on your account increases, we will update your rate and inform you in writing via email.

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<tr><td>What would the estimated balance be after 12 months based on a £1000 deposit?</td><td>

<table>
<tr><th>Initial deposit</th><th>Interest rate AER (variable)</th><th>Balance after 12 months</th></tr>
<tr><td>£1000</td><td>3.00%</td><td>£1,030.00</td></tr>
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- This projection is based on the Bank of England base rate on 05/02/2025 and it assumes:
  - The rate does not change over the 12 month period
  - No other deposits or withdrawals are made during the 12 month period

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<tr><td>How do I open and manage my account?</td><td>

- To qualify for an easy access savings account you must be:
  - 18 years or over
  - An individual, limited company, or sole trader
  - A UK resident and taxpayer
- In addition, we cannot provide bank accounts to companies that fall outside of Griffin's eligibility criteria.
- You will be able to apply for and manage your savings account by **SSV SmartAccounts mobile app** or **online web portal**. The application process is fully digital, you'll need to:
  - Download the app or visit our web portal.
  - Complete a short online application and provide identity verification documents.
  - Once approved, your account will be activated, and you can start depositing funds instantly.
- You can manage your account 24/7 through the app or web portal- including checking balances, transferring funds or viewing transaction history in real time.
- **Minimum deposit:** No minimum deposit required.
  **Maximum deposit**: £2000 for new*customer accounts and no threshold for business accounts including sole traders
  **Maximum amount that can be held in the account:** £2000 for new*customer accounts and no threshold for business accounts including sole traders

  **represents customers who do not hold SSV SmartPay account*

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|---|---|
| | • If you need more information on the account - including how to open, you can email at info@ssvsmartaccount.co or use the in-app contact us form.<br>• You can close your savings account at any time. |
| Can I withdraw money? | • Yes, you can withdraw funds at any time. Withdrawals may not reach your account until the next working day.<br>• You do not need to provide any notice before withdrawing funds. Withdrawals are free<br>• You can withdraw funds via your app/website |
| Additional information | • Our Easy Access Savings Account are provided by Griffin. Griffin Bank Ltd ("Griffin") is registered in England and Wales (No.10842931). Griffin is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). Griffin's firm reference number is 970920.<br>• SSV SmartAccount Limited (trading as SSV SmartAccount) is registered in England and Wales (No 16600204), Level 18 40 Bank Street, Canary Wharf, London, United Kingdom, E14 5NR.<br>• Across all your Griffin products, up to £120,000 is protected by the UK Financial Services Compensation Scheme (FSCS). Learn more about Griffin's deposit protection.<br>• Depending on personal circumstance, you may need to pay tax on the interest you earn. Visit the HMRC website for more information or seek professional tax advice if you are unsure about your tax position. |