

<b>Account name</b>	<b>Danske Instant Access</b>					
<b>What is the interest rate?</b>	<table border="1" data-bbox="366 322 929 483"> <tr> <td data-bbox="366 322 674 378">Balance</td> <td data-bbox="674 322 929 378">Gross/AER</td> </tr> <tr> <td data-bbox="366 378 674 483">All credit balances</td> <td data-bbox="674 378 929 483">1.65%</td> </tr> </table> <p data-bbox="366 539 983 685">Interest is calculated daily and paid into your account at the end of October each year.</p>		Balance	Gross/AER	All credit balances	1.65%
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All credit balances	1.65%					
<b>Can Danske Bank change the interest rate?</b>	<ul data-bbox="376 808 972 2029" style="list-style-type: none"> <li>• Yes, this rate is variable. We can decrease the credit interest rate for any of the reasons set out in the General Terms and Conditions - Personal Banking.</li> <li>• We will give you 2 months' notice of any reductions to the credit interest rate. You will be able to end the agreement before the end of the notice period without incurring any extra charges.</li> <li>• We may increase the credit interest rate payable on the account immediately. We will advise you of any increase in the credit interest rate on your next statement.</li> <li>• Please see Clause 16.2 in the General Terms and Conditions - Personal Banking for more details on when we may change the credit interest rates and the notice that we will give you.</li> </ul>					

<p><b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b></p>	<p>Calculated using current rates</p>		
	<p>Initial deposit at account opening</p>	<p>Estimated interest earned after 12 months</p>	<p>Estimated balance after 12 months</p>
<p>£1,000.00</p>	<p>£16.50</p>	<p>£1,016.50</p>	
<p><b>How do I open and manage my account</b></p>	<p>This estimate is for illustrative purposes only and does not take into account your individual circumstances. The estimate assumes that:</p> <ul style="list-style-type: none"> <li>• no further deposits or withdrawals are made;</li> <li>• there is no change to the interest rate; and</li> <li>• interest is added to the account at the end of the 12 month period.</li> </ul>		
	<ul style="list-style-type: none"> <li>• The Account is only available to personal customers who are aged 18 years or over.</li> <li>• You can open your account in branch, by phone or, if you are registered, using our Mobile Banking app.</li> <li>• You can communicate and give us instructions by writing to us, telephoning us, visiting one of our branches or by using eBanking (if you have registered for this service).</li> <li>• A minimum balance of £1 is required to open and maintain the account.</li> </ul>		

	<ul style="list-style-type: none"> <li>• There is no maximum limit to the account of funds you can hold in the account.</li> </ul>
<p><b>Can I withdraw money?</b></p>	<ul style="list-style-type: none"> <li>• Yes. You can withdraw money: <ul style="list-style-type: none"> <li>• at any of our branches in cash, or</li> <li>• by electronic transfer using eBanking (if you have registered for this service).</li> </ul> </li> <li>• Limits may apply depending on which method you choose to make the withdrawal. See our payment table for more details.</li> </ul>
<p><b>Additional information</b></p>	<ul style="list-style-type: none"> <li>• Interest is paid 'gross'. This means that we do not deduct tax from the interest we pay. Depending on your personal circumstances, you may have to pay tax on your interest.</li> <li>• AER stands for 'Annual Equivalent Rate' and illustrates what the interest rate would be if interest was paid and compounded (paid on the total balance including previous interest) once each year.</li> <li>• Rate correct as at 01/09/2023.</li> </ul>

**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 and conditions that apply to the account.**