



## Tandem “Beta Waitlist” Terms and Conditions

By joining Tandem Bank’s Beta Waitlist, you agree to the following terms and conditions:

### Eligibility Criteria

1. The Beta Waitlist is open to all UK residents aged 18 years or over who hold a UK current account.
2. To be eligible to become a Beta Customer, you must:
  - a) join the Beta Waitlist;
  - b) complete the additional survey sent to you via email and
  - c) commit to depositing at least the minimum deposit amount specified by Tandem;

### The Offer

3. Beta Customers will be offered an interest rate of 1.1% AER\* / Gross on the 1-year fixed term saver that they open in the Beta Product. Tandem reserves the right to introduce maximum and minimum deposit amounts for these customers at Tandem’s sole discretion.
4. Tandem reserves the right to prioritise the onboarding order of Beta Customers at Tandem’s sole discretion. The factors that Tandem may take into account when exercising that discretion include, but are not limited to, the individual’s proposed deposit amount or demographic information.
5. Beta Customers must open an account on the Beta Product within 24 hours of receiving their invitation to join from Tandem. After this period, Tandem reserves the right to withdraw the Beta Product invitation and offer it to another eligible individual.
6. Tandem is not obliged to invite individuals who have joined the Beta Waitlist and meet the eligibility criteria into the Beta Product within a specific time frame.

### General

7. Tandem accepts no responsibility for Beta Waitlist applications not successfully completed due to a technical fault of any kind.
8. Individuals joining the Beta Waitlist must supply personal information accurately and truthfully to enable Tandem to manage risk.

\*Annual Equivalent Rate or AER is a figure which shows what the interest rate on an account would be if interest was paid for a full year and compounded.

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9. Individuals are deemed to have accepted and agreed to be bound by these terms and conditions by signing up to the Beta Waitlist. Tandem reserves the right to refuse entry to the Beta Waitlist and Beta Product to anyone in breach of these terms and conditions.
10. Tandem reserves the right to hold void, cancel, suspend, or amend this offer, including these terms and conditions, at any time without notice to you.
11. Personal data supplied during the course of this promotion will only be processed as set out in Tandem's Privacy Policy, which is available to view here: <https://www.tandem.co.uk/privacy-policy>
12. These terms and conditions are governed by English law and you submit to the jurisdiction of the English courts.

## **Contact Us**

13. The Tandem Beta Waitlist and Beta Product are managed by Tandem Bank of 40 Bernard St, Bloomsbury, London WC1N 1LE. If you have any issues, please contact us at: [hello@tandem.co.uk](mailto:hello@tandem.co.uk)

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