

# Summary Box

## Tandem 1 Year Fixed Saver

**TANDEM**

<b>Account Name</b>	Tandem 1 Year Fixed Saver
<b>What is the interest rate?</b>	<p>0.95% Gross* / AER**</p> <p>We pay interest annually to your linked current account, on the anniversary of the date we receive your first payment.</p> <p>All interest is paid gross of taxes.</p>
<b>Can Tandem change the interest rate?</b>	Interest is fixed for the term of the product.
<b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b>	The interest earned on a balance of £1,000 after 12 months will be £9.50, the interest will be paid to your linked current account on an annual basis. Your Fixed Saver balance will remain the same as when you first funded the account, as all of your interest is paid into your linked current account.
<b>How do I open and manage my account?</b>	<p>You can open the account online at <a href="https://tandem.co.uk">tandem.co.uk</a>.</p> <p>To open this account, you must:</p> <ul style="list-style-type: none"><li>• be at least 18 years old</li><li>• be a UK resident, and have three years of address history in the UK</li><li>• own a UK based current account to act as the linked current account</li></ul> <p>You can only make one deposit into the account.</p> <p>The initial deposit into your account must be a least £1,000 and not exceed £2,500,000.</p> <p>Once open you can manage your account by phone.</p>
<b>Can I withdraw money?</b>	<p>You can't take any money out of a Fixed Saver account until the end of the product term, when it matures.</p> <p>Your maturity date will be based on your product term and the date we receive your first payment.</p> <p>We'll contact you with options before your account matures, so you can tell us what you want to do with your money.</p>
<b>Additional Information</b>	<p>The '<a href="#">Fixed Saver T&amp;Cs</a>' give you more detail about how the product works, so you can decide if it's right for you.</p> <p>Interest is paid at the Gross Rate without deducting any tax. You may need to pay tax on any interest that exceeds your Personal Savings Allowance. For more information, please visit HMRC's website <a href="https://www.hmrc.gov.uk">hmrc.gov.uk</a>.</p> <p>Please note that the rates we offer can change at any time.</p>

\*The Gross Rate is the interest rate without tax deducted.

\*\*AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

We're here to help by phone and in-app chat 7 days a week from 8am-10pm weekdays and until 8pm on weekends, except Bank Holidays.  
Calls will be recorded for training and quality purposes.

If you need an alternative format, please call 020 3370 0970

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Tandem Bank Limited is a company registered in England and Wales (company registration number 00955490) with its registered office address at 40 Bernard Street, London, WC1N 1LE. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204479.

# Summary Box

## Tandem 2 Year Fixed Saver

**TANDEM**

<b>Account Name</b>	Tandem 2 Year Fixed Saver
<b>What is the interest rate?</b>	1.05% Gross* / AER**  We pay interest annually to your linked current account, on the anniversary of the date we receive your first payment.  All interest is paid gross.
<b>Can Tandem change the interest rate?</b>	Interest is fixed for the term of the product.
<b>What would the estimated balance be after 24 months based on a £1,000 deposit?</b>	The interest earned on a balance of £1,000 after 24 months will be £21, the interest will be paid to your linked current account on an annual basis. Your Fixed Saver balance will remain the same as when you first funded the account, as all of your interest is paid into your linked current account.
<b>How do I open and manage my account?</b>	You can open the account online at <a href="https://tandem.co.uk">tandem.co.uk</a> .  To open this account, you must: <ul style="list-style-type: none"><li>• be at least 18 years old</li><li>• be a UK resident, and have three years of address history in the UK</li><li>• own a UK based current account to act as the linked current account</li></ul> You can only make one deposit into the account.  The initial deposit into your account must be a least £1,000 and not exceed £2,500,000.  Once open you can manage your account by phone.
<b>Can I withdraw money?</b>	You can't take any money out of a Fixed Saver account until the end of the product term, when it matures.  Your maturity date will be based on your product term and the date we receive your first payment.  We'll contact you with options before your account matures, so you can tell us what you want to do with your money.
<b>Additional Information</b>	The 'Fixed Saver T&Cs' give you more detail about how the product works, so you can decide if it's right for you.  Interest is paid at the Gross Rate without deducting any tax. You may need to pay tax on any interest that exceeds your Personal Savings Allowance. For more information, please visit HMRC's website <a href="https://hmrc.gov.uk">hmrc.gov.uk</a> .  Please note that the rates we offer can change at any time.

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## Tandem 3 Year Fixed Saver

**TANDEM**

<b>Account Name</b>	Tandem 3 Year Fixed Saver
<b>What is the interest rate?</b>	<p>1.15% Gross* / AER**</p> <p>We pay interest annually to your linked current account, on the anniversary of the date we receive your first payment.</p> <p>All interest is paid gross.</p>
<b>Can Tandem change the interest rate?</b>	Interest is fixed for the term of the product.
<b>What would the estimated balance be after 36 months based on a £1,000 deposit?</b>	The interest earned on a balance of £1,000 after 36 months will be £34.50, the interest will be paid to your linked current account on an annual basis. Your Fixed Saver balance will remain the same as when you first funded the account, as all of your interest is paid into your linked current account.
<b>How do I open and manage my account?</b>	<p>You can open the account online at <a href="https://tandem.co.uk">tandem.co.uk</a>.</p> <p>To open this account, you must:</p> <ul style="list-style-type: none"><li>• be at least 18 years old</li><li>• be a UK resident and, have three years of address history</li><li>• own a UK based current account to act as the linked current account</li></ul> <p>You can only make one deposit into the account.</p> <p>The initial deposit into your account must be a least £1,000 and not exceed £2,500,000.</p> <p>Once open you can manage your account by phone.</p>
<b>Can I withdraw money?</b>	<p>You can't take any money out of a Fixed Saver account until the end of the product term, when it matures.</p> <p>Your maturity date will be based on your product term and the date we receive your first payment.</p> <p>We'll contact you with options before your account matures, so you can tell us what you want to do with your money.</p>
<b>Additional Information</b>	<p>The 'Fixed Saver T&amp;Cs' give you more detail about how the product works, so you can decide if it's right for you.</p> <p>Interest is paid at the Gross Rate without deducting any tax. You may need to pay tax on any interest that exceeds your Personal Savings Allowance. For more information, please visit HMRC's website <a href="https://hmrc.gov.uk">hmrc.gov.uk</a>.</p> <p>Please note that the rates we offer can change at any time.</p>

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