

CHURCH HOUSE TRUST

1. Church House Trust Instant Access Accounts

Church House Trust Limited whose registered office is at Discovery House, Whiting Road, Norwich NR4 6EJ is the provider of your account. Church House Trust Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and is entered on the Financial Services Register number 204459.

In these Terms and Conditions, references to either gender include the other and references to the singular include the plural.

2. HICA and 10 day notice account terms and conditions

The minimum initial deposit and minimum balance on all accounts is £1. There is no maximum permitted deposit.

Interest at the published rates, which have been applicable throughout the year, will accrue daily and is paid annually on the 15th October.

3. Terms applicable to all accounts

3.1 Cancellation rights – if you change your mind about opening an account with us, you have the right to cancel it within 14 days of it being opened. You can do this by telling us that you wish to cancel the account in writing to 3 Goldcroft, Yeovil, Somerset BA21 4DQ. If you choose not to cancel the account, it will remain open until such time as you request its closure and the notice period applicable to that account would then apply. If you do cancel, then we will return your money. You would not receive any interest earned on the deposit and no fee would be charged for cancelling the account.

3.2 Charges – for providing standard services in connection with your account are set out in our tariff. You will have received a copy of the tariff before you opened your account and can request a further copy from us at any time. We may make a reasonable charge for providing you with any non-standard service which you request in connection with your account. We will confirm the charge before we provide you with the service.

We have the right to vary these charges and introduce new charges for standard services. We will write to advise you of any change in the level of charges or of any new charge at least two months before they take effect. At the expiry of this period you will be deemed to have accepted the changes. In the meantime you will be free to close your account immediately and without charge.

We will only increase a service charge:

- (a) if we reasonably need to make the change in order to manage our business prudently and/or reasonably profitably by responding to changes or expected

Church House Trust Limited 3 Goldcroft, Yeovil, Somerset BA21 4DQ
Tel: 01935 609600 Fax: 01935 410674 www.church-house-trust.co.uk

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