

## 18 Month Fixed Rate Bond 2

4.70% gross p.a./AER fixed until 31<sup>st</sup> March 2026

This summary box provides details of this account and any special conditions that apply. Please read it carefully together with the Beehive Money terms and conditions you have been given, which can also be found on [beehivemoney.co.uk](https://beehivemoney.co.uk).

Account name	18 Month Fixed Rate Bond 2		
What is the interest rate?	<b>Annual interest</b>		
	<b>% Gross</b>	<b>% AER</b>	<b>Fixed until</b>
	4.70%	4.70%	31/03/2026
	<ul style="list-style-type: none"> <li>Interest is calculated daily and paid annually. You'll only be able to withdraw your interest once the fixed period ends.</li> <li>We'll pay your interest gross on 31<sup>st</sup> March each year.</li> <li>Interest will be paid straight into your account.</li> </ul>		
Can Beehive Money change the interest rate?	Your interest rate can't be changed during the fixed period.		
What would the estimated balance be at the end of the fixed rate period based on a £1,000 deposit?	<b>Projected balance</b>		
	£ 1,071.40		
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>An account opening date of 01/10/2024</li> <li>Interest is paid straight into your account.</li> <li>No withdrawals or further deposits during the fixed rate period.</li> </ul>		
How do I open and manage my account?	<p><b>Opening your account:</b></p> <ul style="list-style-type: none"> <li>You must: <ul style="list-style-type: none"> <li>- be a UK resident</li> <li>- be aged 18 or over</li> <li>- deposit a minimum of £500.</li> </ul> </li> <li>You can open the account in your sole name.</li> </ul> <p><b>Managing your account:</b></p> <ul style="list-style-type: none"> <li>You can manage your account via the Beehive Money app or online.</li> <li>You can pay money into your account by sending us an electronic payment from your nominated account.</li> <li>Our Faster Payment sort code is: 60-95-93. Once your account has been opened, this sort code should be used with the eight-digit account number for all Faster Payments, BACS and standing orders.</li> <li>You will not be able to send payments via CHAPS.</li> <li>You have at least 14 calendar days from account opening to make any deposits up to a maximum account balance of £250,000.</li> </ul>		
Can I withdraw money?	<ul style="list-style-type: none"> <li>You can't make any withdrawals or close the account during the fixed rate period.</li> <li>Shortly before your fixed rate period ends, we will send you details of how you can reinvest your savings with us or take out some or all of your money. If we do not hear from you, we will transfer your balance to a variable easy access account. You will continue to earn gross interest. Depending on how you choose to reinvest your savings, these will be available from 01/04/2026</li> </ul>		
Additional information	<ul style="list-style-type: none"> <li>If you change your mind after you've opened your account, don't worry. You can withdraw from or close your account within 14 days of the date you have funded the account.</li> </ul>		



**AER:** Stands for Annual Equivalent Rate. It shows what the interest rate would be if the interest was re-invested in the account each year.  
**Gross:** Is the interest rate without tax deducted.

**Protecting your money**

The Financial Services Compensation Scheme (FSCS) is there to protect your money if your financial services provider goes out of business; you'll normally get your money back within seven days. All of our savings accounts are FSCS protected up to £85,000 per depositor. FSCS is funded by the financial services industry and is free to consumers. To find out more, ask at your local branch or go to [FSCS.org.uk](https://FSCS.org.uk)

Protected

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