Summary box

Account name

- Zempler Bank Savings Pot

What is the interest rate?

- This is a variable rate, currently 0.75%/0.753% AER.
- Interest is calculated daily.
- Interest is paid monthly into savings pot on the first day of each month.

Can Zempler Bank change the interest rate?

- Yes, rates are variable. We can change the interest rate at any time as per our Savings Pot Terms and Conditions (https://www.zemplerbank.com/terms-and-conditions). If the rate is going down we will give you at least 14 days' notice. If it is going up, this will apply within 2 days, and we'll let you know within 30 days.

What would the estimated balance be after 12 months, based on a £1,000 deposit?

Account name	Interest earned	Balance after 12 months
Zempler Bank Savings Pot	£7.53	£1007.53

Interest rate	0.75%*
AER	0.753%

To work out the estimated balance, we've assumed that:

- A savings pot is created and the initial payment of £1,000 into the account is made on the 1st day of the month.
- You don't pay in any more money or take any out.

- There is no change to the interest rate of 0.75%

This illustration is only an example and doesn't take into account individual circumstances.

How do I open and manage my account?

Eligibility

You can have this savings pot if:

- You have a Business Pro account.
- Your account is not delinquent (to earn interest).

Opening and managing your savings pot

- You can create a savings pot in-app or in Online Banking.
- The minimum opening deposit is £1.
- You can manage your savings pot in-app or in Online Banking. You will only be able top up from or withdraw to your main Business Pro account. You can't pay money in or take it out over the counter at Post Offices directly from your savings pot.
- The maximum limit of the savings pot is £10,000.

Paying money in

- You need a minimum of £1 to open a savings pot with a maximum balance of £10,000.
- You can only pay in money from your Business Pro account.

Can I withdraw money?

- Yes, you can take money out of your savings pot at any time. Withdrawal can only be made to your Business Pro account in-app or in Online Banking.
- You can't make purchases from your savings pot.

Additional information

Tell us if you change your mind

- We won't charge you for closing your savings pot.
- You can close your savings pot at any time. If you do this, you will need to move any remaining money into your Business Pro account.
- You will miss out on the interest if you close your savings pot before it is paid.
- Eligible deposits across all your accounts with us, including this savings pot, are protected by the Financial Services Compensation Scheme (FSCS) up to £120,000.

Tax status

- We pay interest without taking off income tax. If the total interest you receive in a tax year is more than any tax free allowance that applies to you, you may have to pay tax on it. Seek professional tax advice or find out more information on the HMRC website.

Statements

- We'll send you a statement once a year.

Rates and information correct as of 5 November 2026.

This savings account is a limited offer and can be withdrawn at any time prior to you opening your account.