

Summary box

This summary includes important information about your bonus savings rate challenge. Please read carefully before continuing.

Account name: Smart Saver (Access pots) with bonus savings rate challenge

If you sign up to the bonus savings rate challenge, you'll receive a bonus rate on top of our standard Access pot rate. This applies to all your Smart Saver Access pots, and excludes Regular Saver and Access ISA pots.

The bonus rate is available for up to 12 months.

How do I earn the bonus rate?

- **Month 1:** You'll get the bonus rate automatically.
- **Months 2–12:** To continue earning the bonus rate, you'll need to pay at least £500 into your bank account each month (this excludes refunds and transfers from other accounts you may have with us).

If you don't pay in at least £500 in a given month, you'll only earn the standard Access pot rate the following month. You can unlock the bonus again in a later month by meeting the £500 deposit requirement. After 12 months, the challenge will end, and your Access pots will revert to the standard rate.

What is the interest rate?

Access pots	Interest rate with bonus 4.75% AER*, 4.64%% gross** variable This is made up of our standard Access pot rate of 3.25% AER*, 3.20% gross** variable, plus a fixed bonus of 1.50% AER* – payable for up to 12 months. Interest rate without bonus When the 12-month challenge ends, or if you fail to add £500 to your bank account in a certain month, the rate you'll receive is: 3.25% AER*, 3.20% gross** variable Interest is calculated daily and paid monthly. You can check our current rates anytime in the Zopa app or on our website.
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**AER stands for 'annual equivalent rate'. We pay you interest on a monthly basis, but AER shows you the rate you'd get if this monthly interest was compounded and paid once a year instead. We provide an AER to make it easier for you to compare our rates with other providers.*

***We pay **gross** interest, which means nothing is deducted for tax.*

Can Zopa change the interest rate?

Yes. The standard Access pot rate is variable and may change. The bonus rate is fixed at 1.50% AER* and payable for up to 12 months, provided you meet the minimum monthly bank account funding requirement.

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

Please note, these projections are provided for illustrative purposes only and don't take into account your individual circumstances. The projections are based on a lump sum deposit of £1,000 on the day the pot is opened, with no further deposits or withdrawals to this account being made.

Access pots	With bonus rate £1,047.50, based on 4.75% AER*, 4.64% gross** variable This assumes the standard variable rate stays the same, and that you pay at least £500 into your bank account each month, so you receive the bonus rate for the full 12 months. Without bonus rate £1,032.50, based on 3.25% AER*, 3.20% gross** variable Please note, these projections are based on the current standard interest rate. But since this is a variable rate, it may change.
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How do I open and manage my account?

You must have a bank account and Smart Saver.

- You can open up to 20 Access pots in the Zopa app.
- You must deposit at least £500 to your bank account each month to continue earning the bonus rate on your Access pots.
- Minimum deposit: £0
- Maximum balance: £250,000 across all Smart Saver pots.

Can I withdraw money?

Yes. You can withdraw money from your Access pots at any time, without any fees or penalties.

Additional information

Once the bonus savings rate challenge ends, your Access pots will revert to the standard rate available at that time. Your bank account and Smart Saver will remain open.

This summary box is not intended to be a substitute for the Bonus savings rate challenge terms, which you should read carefully.