Gatehouse Bank plc
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Summary Box

1 Month Fixed Term Woodland Saver

Information Correct as of 29th October 2026

Our award-winning Woodland Saver Accounts help create new woodlands in the United Kingdom while providing a competitive return on your savings. For every account you open or renew, we plant a tree in a certified UK woodland project on your behalf, at no cost to you.

The account is designed for savers with a lump sum who are willing to lock away their money for a fixed term. The account is not designed for savers wanting instant access to their money, or to put away money on a regular basis.

Account name	1 Month Fixed Term Woodland Saver
What is the expected profit rate?	Annual
	4.80% Gross[1]/AER[2]
	Profit is calculated daily and can be paid monthly or annually; from the date we receive your initial deposit. You can choose to have profit: • Added to your account • Paid into your nominated account • Paid into another account held in your name
Can Gatehouse change the expected profit rate?	No, but while we have, so far, never failed to return the expected profit rate advertised, in rare instances we could be unable to achieve it. If this happens, we will notify you in advance. You can then choose to close your account, and we will return your funds and the profit accrued, or you can choose to continue with the product at the new expected profit rate.
What would be the estimated balance be at the end of the term based on a £1,000 deposit?	£1,003.91 This projection is provided as an illustration. It does not consider your individual circumstances. The projection is based on a saver making no withdrawals of further deposits and profit being paid annually.
How do I open and manage my account?	**To open this account, you must:** • be a UK resident aged 18 or over • deposit a minimum of £1,000 You can have up to two joint account holders. You can have a maximum deposit of £1,000,000. **You can open this account:** • Online at: www.gatehousebank.com **You can manage your account**: • via our Savings App • via our Online Savings Portal

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Registered in England & Wales No. 06260053. Registered address: The Helicon, One South Place, London, EC2M 2RB.

How do I fund my account?	You can fund your account via bank transfer or cheque, only from your nominated account. Please ensure you fund your account within 30 days of application. If we have not received your deposit amount as cleared funds within 30 days, the account will be closed, and you will need to reapply.
Can I withdraw money?	Withdrawals are not allowed during the term of your account. Your account will mature at the end of the fixed term. We will contact you before the maturity date allowing you to choose to reinvest or withdraw your funds on maturity. If we do not receive maturity instructions by the maturity date, we will transfer your money into an Easy Access account.
Additional information	**Tree planting scheme:** To facilitate the planting of a tree on your behalf, Gatehouse Bank has purchased the required quantity of Pending Issuance Units (PIUs) from Woodland Carbon Code validated projects that equate to one tree being planted for each of our Woodland Saver Accounts opened or renewed. The Woodland Carbon Code issues carbon units which represent measurable amounts of carbon dioxide (CO_2) removed from the atmosphere by trees as they grow – one unit is 1 tonne of carbon dioxide equivalent removed from the atmosphere. A Pending Issuance Unit (PIU) is effectively a 'promise to deliver' a Woodland Carbon Unit (WCU) in the future, based on predicted growth of the trees planted. PIUs are converted to WCUs as the woodland is independently verified, to guarantee that carbon dioxide has been captured in the growing trees. The trees planted, on behalf of our customers, are located within four specific UK woodland creation projects, through our planting partner Forest Carbon. The quality of Forest Carbon planting schemes and peatland restoration projects are assured by the UK Government's Woodland Carbon Code and the International Union for Conservation of Nature's (IUCN) Peatland Code, both of which certify projects in important areas like biodiversity, 'additionality', risk management and carbon capture measurement. For more information please see www.gatehousebank.com/personal/savings/woodland-saver-accounts **Taxation** The treatment of your account for tax purpose will depend on your individual circumstances. You may need to pay tax on any profit that exceeds your Personal Savings Allowance. For more information please visit HM revenue & Customs' (HMRC) website www.gov.uk/hmrc The tax information provided is based on our understanding of current law and HMRC practice, both of which may change.

[1]Gross is the rate of profit payable per annum before deduction of tax.
[2]AER stands for Annual Equivalent Rate, and it shows the gross rate paid over a year including any compounding* of profit, if applicable.
*Compounding means that the profit you earn is reinvested into your account.

Expected Profit Rate Definition

The expected profit rate is what we expect to deliver to you from investing your funds. It's the profit we share with you from the returns generated. We monitor your account daily to make sure it's achieved. If we don't think it will be, we'll get in touch to tell you the new expected rate. You then have the option of keeping your account with us at the new rate or withdrawing your original deposit along with the profit earned. So far, we've always paid our customers the expected profit rate.

Cancellations

All our savings accounts have a 14-calendar day cooling off period from the day the account is funded. If you change your mind within this time, please write to us to cancel your account. No notice period or charges will apply. You cannot close the account before the maturity date other than in exceptional circumstances as set out in the Terms and Conditions.

Complaints

If you are unhappy with our service and wish to make a complaint, please contact us in the first instance and we will try to resolve it as fast and fairly as possible.
Our complaints procedure is available on our website. If you remain unhappy, you can contact the Financial Ombudsman Service (FOS) at complaint.info@financialombudsman.org.uk. The FOS is available to resolve certain complaints if they cannot be resolved through our internal complaints procedure. For more information about the FOS, please visit www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

Your eligible deposits are protected by the Financial Services Compensation Scheme (FSCS). If a bank cannot pay you your money, the FSCS will compensate you. Each account holder is entitled to claim for the value of all accounts they hold with us up to the current FSCS limit of £120,000 per person and £240,000 for joint accounts. Deposit balances above these limits are not covered, however, if you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

(a) Transactions relating to the purchase and sale of your main home.
(b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.
(c) Compensation for personal injuries or wrongful conviction.

You can find more information on FSCS protection on its website at www.fscs.org.uk or by contacting the FSCS using the details below:

Telephone: 0800 678 1100
Email: enquiries@FSCS.org.uk

Customer Support

Support is available by telephone and online using the Client Login area at www.gatehousebank.com

Contact Information

Postal Address: Gatehouse Bank, PO Box 861, Wallsend, NE28 5BP
Telephone: 0345 600 3350
Email: info@gatehousebanksavings.com

Further Information

If you have a query that is not addressed here, please refer to our FAQs and Terms and Conditions. We will communicate with you only in English for any purpose relating to your account.