

Telephone	+44 (0)20 7190 5555	United Trust Bank Limited
Email	info@utbank.co.uk	One Ropemaker Street
Website	www.utbank.co.uk	London EC2Y 9AW

Ms E McAlister
 Informatix Oneview Pension Trust
 Pension Practitioner
 Office 12 Venture Wales Building
 Pentrebach
 Merthyr
 CF48 4DR



1/000122

5th April 2022

Dear Ms McAlister

Your Fixed Deposit will mature on **21st April 2022** and we would like to thank you for being a UTB customer and offer you a great reason to keep your savings with us.

We understand how important it is for businesses to make their money work hard and we would like to offer you a range of exclusive products with preferential interest rates available only to our existing customers. Details of these highly competitive bonds can be found in the attached letter. We guarantee these rates will be available to you until your maturity date. However, it is important to note the rates are subject to change after the fixed term account has matured.

To take advantage of this offer, or to give other instructions, please email us at reinvestments@utbank.co.uk with the account name, account number, your postcode and the details of what you would like to do next.

Alternatively, you can give us your instructions using the letter enclosed, returned to us in the prepaid envelope.

If we don't hear from you, we will automatically reinvest your deposit into a seven day instant access account. As you may expect, the interest payable on these instant access accounts is quite low, currently just 0.10% Gross/AER. There are options available paying a higher rate of interest so please don't delay in telling us what you would like to do when your Fixed Deposit matures.

If still haven't heard from you following a maximum of four, seven day renewals (i.e. 28 days following your original account maturity date), we will make a full repayment of your balance to your nominated bank account electronically.

If you have already provided your instructions, perhaps through another means, you do not need to do anything further.

Thank you once again for being a valued United Trust Bank customer and we look forward to hearing from you.

Yours sincerely



Deposits Department

Telephone +44 (0)20 7190 5555 United Trust Bank Limited
 Email info@utbank.co.uk One Ropemaker Street
 Website www.utbank.co.uk London EC2Y 9AW

Name: Informatix Oneview Pension Trust

Sort Code: 300151

Account Number: 20142603

Maturity Date: 21st April 2022

Balance	Interest at Maturity	Total Maturing
£20,350.99	£71.03	£20,422.02

On maturity of my deposit, please act upon my instructions as per below:

Renewal: ✓ appropriate box

*These preferential interest rates are available until **21st April 2022***

Term	Gross Rate	Gross AER*	Renew Balance only and repay Interest at Maturity to nominated bank account	Renew Total Maturing balance	Credit annual interest to nominated bank account only available for terms longer than 1 year
Business 3 Month Bond	0.85%	0.85%			
Business 6 Month Bond	1.05%	1.05%			
Business 1 Year Bond	1.30%	1.30%			
Business 2 Year Bond	1.80%	1.80%			
Business 3 Year Bond	1.85%	1.85%			

Other renewal options at preferential rates may be available email reinvestments@utbank.co.uk

If you wish to top-up the investment you can send us the funds by electronic bank transfer to the sort code and account number above. If you want to send us a cheque it should be made payable to United Trust Bank Limited. The funds must be received before the maturity date and come from your nominated bank account.

Full Repayments: ✓ if required

Make a full repayment to the nominated bank account that UTB hold on file:

Other Instructions: Please state other instructions in box below

Above instruction authorised by account holder(s) as applicable

Signed..... Signed.....

Dated..... Dated.....

* AER – Annual Equivalent Rate illustrates what the interest would be if interest was paid and compounded once each year.



Financial Services Compensation Scheme (FSCS) Depositor Protection Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in United Trust Bank Limited are protected by:	The Financial Services Compensation Scheme ("FSCS")¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union²
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000².
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.³
Reimbursement period in case of bank / building society / credit union's failure:	20 working days⁴
Currency of reimbursement:	Pounds sterling (GBP, £)
To contact United Trust Bank Limited for enquiries relating to your account:	United Trust Bank Limited Deposits Department, 1 Ropemaker Street, London EC2Y 9AW Tel: 020 7190 5599 Email: deposits@utbank.co.uk
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information (all or some of the below)

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy, or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained at www.fscs.org.uk

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

