

## Summary box

This summary contains key information about your Online Savings Account and you should read it carefully. You should also take the time to read parts 1 and 2 of the terms and conditions and download or print a copy of this summary.

### Account name

Online Savings Account

### What is the interest rate?

Interest rate without bonus (underlying interest rate)	Interest rate with bonus (bonus rate of 0.49% gross for first 12 months)
4.24% AER / 4.15% gross (variable)	4.75% AER / 4.65% gross (variable)

Interest is calculated daily and paid monthly into this account.

AER stands for Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded once a year. Gross is the interest rate payable before tax is deducted.

### Can Marcus by Goldman Sachs change the interest rate?

Yes, the interest rate is variable. Please see part 2 of the terms and conditions for information on when we may vary your interest rate and how we'll let you know.

### What would the estimated balance be after 12 months and 24 months based on a £1,000 deposit?

Projected balance after 12 months (interest rate of 4.75% AER, includes bonus rate of 0.49% gross for 12 months)	Projected balance after 24 months (only the underlying interest rate of 4.24% AER is paid for months 13 to 24)
£1,047.50	£1,091.91

This projection assumes that you do not make any withdrawals or further deposits and that interest is paid into this account. This is for illustrative purposes only, and doesn't take into account your individual circumstances.

## How do I open and manage my account?

You can apply online. You'll need to provide your own email address and your own mobile phone number to do this. Once open, you can manage your account online. You can also give some instructions by phone. Up to £250,000 can be paid into this Online Savings Account. This limit doesn't apply to other Marcus accounts you might hold with us, which will have their own limits. To open an account in either sole or joint names you must be aged 18 or over and be a UK resident (including for tax purposes).

## Can I withdraw money?

Yes, by logging into your account or by calling us. You can pay money to and from your Marcus account from your linked account, which must be a UK current account in your name. If you have more than one Marcus account, you can also transfer money between them. If you have a joint account, and those accounts allow you to move money, your joint account holder can do the same. There may be limits to how much you can take out of your Marcus account online, in one payment or per day. This is to protect your money against fraud. See our Help page for more information.

## Additional information

The rates and information in this summary are correct as of 25 October 2023.