

A GUIDE TO CHOOSING YOUR RE-INVESTMENT OPTIONS

Here you'll find a step by step guide, with some handy tips, on how to give us your re-investment instructions.

Log in

Simply log into your account.

Your username was in your Welcome pack, and your password and memorable details were setup during your application.



if you've forgotten your password you can easily reset it from this page.

Select your maturity options

From your 'account summary screen', you'll see all your Paragon accounts. Simply expand the 'manage account' drop down menu and 'click maturity options'.



If you login from your maturity reminder emails you'll skip this stage.

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My Secure Messages

Account summary

Welcome back
You last visited us on Monday, 14 May 2018 at 13:06:28
Email address: emailaddress@email.co.uk [Change email address](#)

- Summary
- ISA Summary
- Closed Account's

Savings accounts

Accounts total balance: £87,159.87 in 3 accounts.

EASY ACCESS

EAXXXXXXXXXXXX
£5,616.66
Interest Rate: X.XX%

Manage account

FIXED RATE XXXX XXX

FXXXXXXXXXXXXX
£100,000.00
Interest Rate: X.XX%
Maturity Date: 01/05/18

Manage account

Statement	Monthly statement
Interest statement	Account details
Maturity Options	

EASY ACCESS ISA

ICAXXXXXXXXXXXX
£5,000.00
Interest Rate: X.XX%

Manage account

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Expand the manage account menu on your maturing account and click 'maturity options'.

Your maturity options screen

From this screen you can see your balance, your maturity date and tell us your re-investment instructions.



Don't worry, you can review your options and make changes on the next screen too.

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Maturity options

- Statement
- Interest statement
- Account details
- Maturity options**

FIXED RATE XXXX XXX

Account number	FXXXXXXXXXXXXX
Balance as at 04/04/18	£100,000.00
Interest Rate (Gross* per annum)	XXX%
Maturity Date	01/05/18

It's time to choose where you'd like to re-invest

As the fixed rate on your savings or ISA account is coming to an end soon, we need you to tell us where you'd like to reinvest your money.

We want to make sure that deciding what to do with your money when your fixed rate ends is as easy as possible. So we've put together this [Helpful Guide](#) to walk you through the process.

Things to consider:

- You will need to transfer the whole amount in your account. If you are spreading out your money over several options, please make sure it adds up to the total in your processed balance.
- If you're reinvesting with us, we will apply the same interest instruction to your new account that you set up when you opened your previous account. You do have the option to change this once your previous account has ended and this new one is up and running.
- By selecting and confirming your re-investment options, you are agreeing to the Terms and Conditions of the account you've chosen so please make sure you have understood these fully before submitting your choice.

Important information for ISA maturities

- If you decide to transfer your ISA to another provider before your maturity date (shown above) this will be classed as a withdrawal and you may incur a penalty which will be determined by the term of your account as detailed in your account specific terms and conditions.
- To keep the tax-free status on any ISA balances you wish to move, this will need to be transferred to either a new/existing Paragon cash ISA or, alternatively you should ask your new chosen ISA provider to contact us directly to arrange the transfer to your new account. Any money withdrawn to your nominated bank account or transferred to a non-ISA product will lose its tax-free status and cannot be replaced.

Please choose the options you would like from the below:

Select	Description	Gross*	AER**	Amount (£)
<input type="checkbox"/>	EASY ACCESS SAVER ISSUE 4 Show Maturity Fact Sheet	Up to 1.24%	Up to 1.25%	<input type="text"/>
<input checked="" type="checkbox"/>	120 DAY NOTICE ACCOUNT Show Maturity Fact Sheet	Up to 1.54%	Up to 1.55%	<input type="text" value="25000.00"/>
<input type="checkbox"/>	TRANSFER TO EXISTING ACC Please input how much you would like to transfer to the account selected below EAS1545845ITW †	n/a	n/a	<input type="text"/>
<input type="checkbox"/>	TRANSFER TO NOMINATED ACC Please input how much you would like to transfer to your nominated account 23-59-54 0000000007 †	n/a	n/a	<input type="text"/>
<input checked="" type="checkbox"/>	1 YEAR FIXED RATE LOYALTY BOND Show Maturity Fact Sheet	1.74%	1.75%	<input type="text" value="25000.00"/>
<input checked="" type="checkbox"/>	2 YEAR FIXED RATE LOYALTY BOND Show Maturity Fact Sheet	2.09%	2.11%	<input type="text" value="50000.00"/>

*Gross is the rate of interest payable before any income tax is deducted (if a UK taxpayer).
**AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Important information

You have up to two days before your account expiry date to make or change your selection.

On the day, your account ends, we'll carry out your instruction and send you confirmation by email.

If we don't receive your instructions to re-invest, we will automatically put your money, including the interest you've earned, into one of our Easy Access or Easy Access ISA accounts. You can then access your money at your own convenience.

Unpaid Interest

When your maturity is complete, there may be some interest that will have been generated which does not fall into your normal interest payment options i.e. you may have annual interest to be paid that is not due until after the maturity date.

You can choose how this interest is paid to you from the below.

Interest Destination:

[Account details](#) [Continue](#)

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Step 1 Your account summary

Here you can see your balance, rate and maturity date.



Remember this is your balance at a certain date, and you may earn more interest up until your maturity date.

Step 2 Tell us

Use this section to tell us your re-investment options. Select the accounts on the left and amount on the right.



Remember don't use a pound sign or comma when allocating your total balance.

Step 3 Your interest

This is where you tell us where to allocate any interest you'll earn between now and your maturity date.



You might not have this option if you've previously told us to allocate your interest to your nominated bank account.

Your maturity options screen

Next you'll see a summary of your instructions, and you can download and keep the terms and conditions of your new accounts. Simply click the button to download and check the box to say you've got it.

Finally, click confirm to finish or amend to make any changes.

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Maturity options

Statement	
Interest statement	
Account details	
Maturity options	

FIXED RATE XXXX XXX

Account number	FXXXXXXXXXXXXX
Balance as at 04/04/18	£100,000.00
Interest Rate (Gross* per annum)	X.XX%
Maturity Date	01/05/18

The Deposit Guarantee Scheme

Your eligible deposits are protected by the Financial Services Compensation Scheme (FSCS). It is important that you read and retain a copy of the FSCS Information Sheet which can be accessed from the link below.

I confirm that I have been provided with a copy of the FSCS Information Sheet. [FSCS Information Sheet](#)

120 DAY NOTICE ACCOUNT

Amount	£25,000.00
Gross Interest Rate*	Up to 1.54%
AER Rate**	Up to 1.55%

I agree the 120 DAY NOTICE ACCOUNT terms and conditions. [NOTICE ACCOUNT Terms and Conditions](#)

1 YEAR FIXED RATE LOYALTY BOND

Amount	£25,000.00
Gross Interest Rate*	1.74%
AER Rate**	1.75%

I agree the 1 YEAR FIXED RATE LOYALTY BOND terms and conditions. [1 YEAR FIXED RATE LOYALTY BOND Terms and Conditions](#)

2 YEAR FIXED RATE LOYALTY BOND

Amount	£50,000.00
Gross Interest Rate*	2.09%
AER Rate**	2.11%

I agree the 2 YEAR FIXED RATE LOYALTY BOND terms and conditions. [2 YEAR FIXED RATE LOYALTY BOND Terms and Conditions](#)

Unpaid Interest

Interest Destination: Transfer to existing account: EAXXXXXXXXXXXXXX

Click 'confirm' to submit your selections, 'amend' to make any changes or 'account details' to exit without submitting.

[Account details](#) [Amend](#) [Confirm](#)

*Gross is the rate of interest payable before any income tax is deducted (if a UK taxpayer).
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Step 4 Declaration, review and confirm

You can review your re-investment options here and download your important documents.

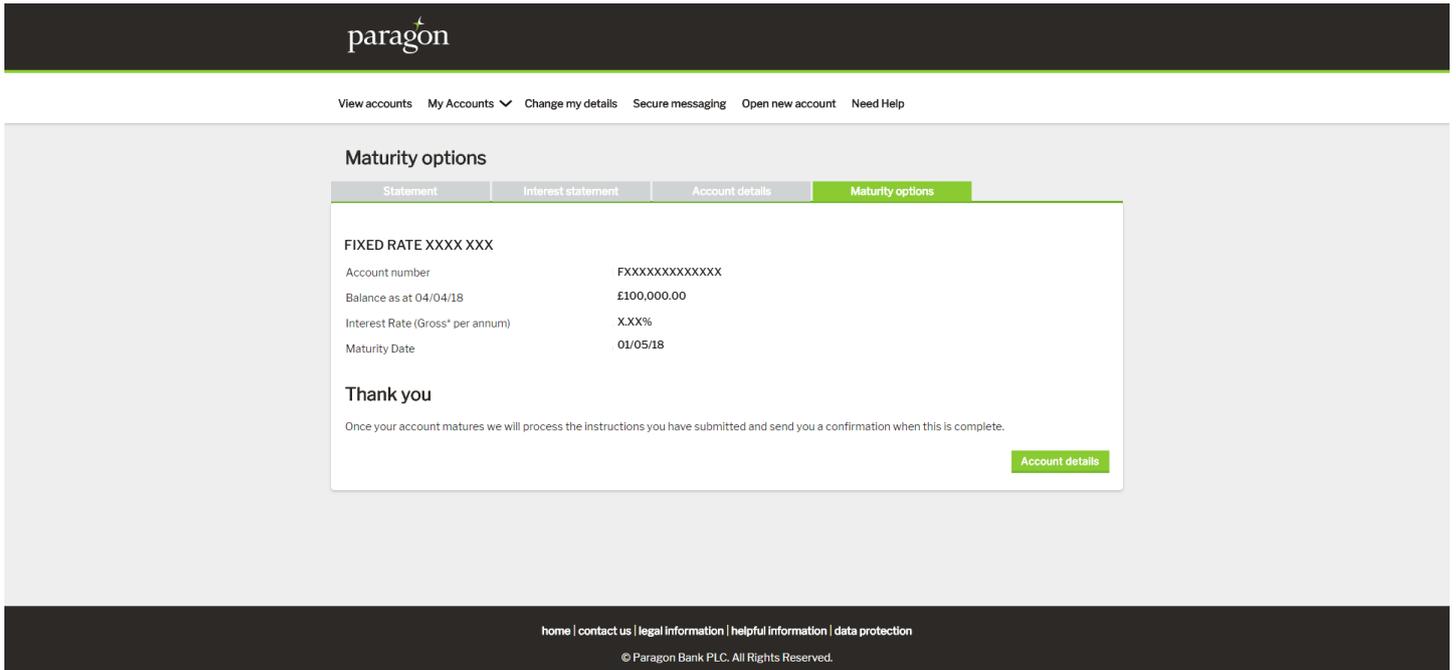
If it's your cash ISA maturing, you'll need to read, and confirm our ISA declaration too.



Remember to tick the boxes to say you've read and understood the documents.

Thank you

That's it, you have submitted your maturity instructions. We will action these when your account matures and e-mail you to confirm.



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View accounts My Accounts Change my details Secure messaging Open new account Need Help

Maturity options

Statement	Interest statement	Account details	Maturity options
FIXED RATE XXXX XXX			
Account number	FXXXXXXXXXXXX		
Balance as at 04/04/18	£100,000.00		
Interest Rate (Gross* per annum)	X.XX%		
Maturity Date	01/05/18		

Thank you

Once your account matures we will process the instructions you have submitted and send you a confirmation when this is complete.

[Account details](#)

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If you need any more help with your maturing account you can find a section on our helpful information page or you can contact us on 0800 052 2222.

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We recommend you print and keep this information for your personal records or to refer to in the future.