

Savings

Variable interest rates as at 15 March 2024

This interest rate leaflet should be read in conjunction with the relevant product information leaflet and the West Brom's General Terms and Conditions.

Access Regular Saver (branch and telephone/postal)

	Annual	Monthly	
	Gross/AER	AER	Gross
£20 – £2,000 per month	3.60%	N/A	N/A
If more than two monthly payments are missed (Minimum Operating Balance: £1)	2.50%	N/A	N/A

Additional Permitted Subscription (APS) ISA

	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£15,000 – £500,000	2.80%	N/A	N/A
£5,000 – £14,999.99	2.80%	N/A	N/A
£1 – £4,999.99 (Minimum Opening Balance: £10)	2.80%	N/A	N/A

Albion Advantage Account

This account pays a set donation to West Bromwich Albion Football Club.

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £100,000 (Minimum Opening Balance: £100)	2.55%	N/A	N/A

Amber Blue Saver Account

This account pays a set donation to Shrewsbury Town Football Club.

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	2.55%	N/A	N/A

Birmingham Children's Hospital Red Balloon Account (branch and telephone/postal)

This account pays a set donation to Birmingham Children's Hospital Charity.

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	2.55%	2.55%	2.52%

Charity and Club

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000 (Minimum Opening Balance: £250)	1.00%	N/A	N/A

Children's West Brom Access Account

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £100,000	3.85%	N/A	N/A
If seven or more withdrawals are made	2.85%	N/A	N/A

Community Account

This account pays a set donation to the community fund managed by the Mercian Trust.

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	2.55%	2.55%	2.52%

Direct Limited Access Saver (Issue 3)

On 6 July 2023 the following accounts became Direct Limited Access Saver (Issue 3) accounts: Crown 30 Day Notice Account (telephone/post account), Direct Limited Access Saver, Direct Limited Access Saver (Issue 2), Direct Double Access, Monthly Income Saver (telephone/post account).

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	3.50%	3.50%	3.45%
If seven or more withdrawals are made (Minimum Opening Balance: £1,000)	2.50%	2.50%	2.47%

Limited Access Saver (Issue 2)

On 6 July 2023 the following accounts became Limited Access Saver (Issue 2) accounts: Crown 30 Day Notice Account (branch account), Limited Access Saver, Monthly Income Saver (branch account).

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	3.50%	3.50%	3.45%
If seven or more withdrawals are made	2.50%	2.50%	2.47%

Saddlers Super Saver Account

This account pays a set donation to Walsall Football Club.

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	2.55%	N/A	N/A

Treasurers

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000 (Minimum Opening Balance: £250)	1.00%	N/A	N/A

WeBSaveR 2

On 10 July 2023 the following accounts became WeBSaveR 2 accounts: WeBSave Access Saver, WeBSave Bonus Saver, WeBSave Bonus Saver 2, WeBSave Bonus Saver (Issue 3), WeBSave Bonus Saver (Issue 4), WeBSave Bonus Saver (Issue 5), WeBSave Easy Access, WeBSave Easy Saver, WeBSave Maturity Access, WeBSaveR.

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000 (Minimum Opening Balance: £1,000)	2.80%	2.80%	2.76%

WeBSave 60 Day Notice ISA (Issue 2)

	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £1,000,000	5.10%	5.10%	4.98%

WeBSaveR ISA 2

On 10 July 2023 the following accounts became WeBSaveR ISA 2 accounts: WeBSave Bonus ISA, WeBSave Easy Saver ISA, WeBSave ISA, WeBSaveR ISA.

	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £500,000 (Minimum Opening Balance: £1,000)	2.80%	N/A	N/A

West Brom Saver (branch and telephone/postal)

On 6 July 2023 the following accounts became West Brom Saver accounts: Access Saver, Birthday Bonus 160 Maturity Account, Combined Balanced Option Account, Direct Easy Access, Easy Saver, Matured Bond, Matured TESSA, Maturity Access Saver, Overseas, Premium Share Account, Sentry Bonus Account, Sentry Bonus Account 2.

	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	2.80%	2.80%	2.76%

West Brom Saver ISA (branch and telephone/postal)

On 6 July 2023 the Easy Saver ISA became a West Brom Saver ISA.

	Annual	Monthly	
	Tax-free/AER	AER	Tax-free

£1 – £2,000,000	2.80%	N/A	N/A
-----------------	-------	-----	-----

7 Day Corporate Deposit Notice Account 2

	Annual	Monthly	
	Gross/AER	AER	Gross
£10,000 – £10,000,000	1.00%	N/A	N/A

7 Day Notice Credit Union Deposit Account

	Annual	Monthly	
	Gross/AER	AER	Gross
£10,000 – £10,000,000	1.00%	N/A	N/A

Please see Specific Terms and Conditions for individual accounts, including bonus conditions where applicable.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. All rates quoted are correct as at 15/03/2024. **Gross** is the rate of interest payable before the deduction of tax. **Tax-free** means you will not pay income tax on the interest you earn.