

# Summary Box

Account Name      Access Regular Saver

What is the interest rate?	Annual Gross/AER	
	£20-£2,000 per month	3.60%
	If more than two monthly payments are missed	2.50%
Interest is variable and paid annually on 31 March for accounts operated in a branch or 30 April for telephone/postal/website accounts.		

**Can the West Brom change the interest rate?**

The interest rate is variable, so it can go up or down at any time.

If the interest rate on your account falls, and the balance in your account is £100 or more, we will personally notify you of the change.

For details about why we may change the interest rate, as well as how and when we'll let you know, please refer to sections 5d) and 5e) of our General Terms and Conditions (which are available in our branches and on our website).

All our interest rates are available in our branches and on our website.

What would the estimated balance be after 12 months based on a £20 per month deposit?	Deposit amount	Estimated value after 12 months
	£20 per month	£244.87
	This example assumes:	
	<ul style="list-style-type: none"><li>You make the initial deposit on the day you open the account.</li><li>You make 11 subsequent deposits of £20 on the first day of each month (meaning you have paid a total of £240 into your account).</li><li>You don't make any withdrawals.</li><li>The interest rate stays the same.</li></ul>	
	Deposit amount	Estimated value after 12 months if six monthly payments are missed
	£20 per month	£123.03
	This example assumes:	
	<ul style="list-style-type: none"><li>You make the initial deposit on the day you open the account.</li><li>You make five subsequent deposits of £20 on the first day of each month.</li><li>You then miss six monthly deposits (meaning you have paid a total of £120 into your account).</li><li>You don't make any withdrawals.</li><li>The interest rate stays the same.</li></ul>	
	These examples are provided to help you compare savings accounts and do not take into account any individual circumstances.	

## Summary Box (Continued)

### How do I open and manage my account?

You can open this account in branch, by post or on our website.

The minimum opening deposit is £20. The minimum monthly deposit is £20 and the maximum monthly deposit is £2,000. The minimum operating balance is £1.

If opened in a branch, you will then manage this account in any of our branches. If you open the account by post, you will then manage your account by telephone/post. If the account is opened on our website, you will be able to access your account using our savings portal.

Our savings portal is available for all accounts which have been opened in a branch, by post/telephone or via our website. For more information about how to register for our savings portal and the access our savings portal provides, please visit [www.westbrom.co.uk/savingsportal](http://www.westbrom.co.uk/savingsportal)

You can pay any amount into your account, up to the maximum account balance. You can:

- Pay in cash or cheques in a branch (if you choose to manage your account in a branch).
- Post us a cheque (if you choose to manage your account by telephone/post/website).
- Make electronic payments from another bank or building society account or set up a standing order (no matter how you choose to manage your account). Our sort code is 40-64-36. You should use this with your 8 digit account number for all electronic payments including standing orders. Electronic payments should leave your bank account by the 23rd of each month to ensure they are processed and paid to your account by the end of the relevant calendar month.

If you miss more than two monthly payments during the account year, the lower rate of interest will apply. An account year runs from 1 April to 31 March for branch accounts or from 1 May to 30 April for telephone/postal/website accounts. At the start of the next account year the account will go back to the higher variable rate available at that time.

### Can I withdraw money?

You can make as many withdrawals as you like from this account with no notice period or charge.

If you manage your account in a branch, withdrawals will be subject to the branch cash withdrawal limits (details of these are on display in our branches). If you manage your account by telephone/post/website, withdrawals are made to your linked bank/building society account.

### Additional information

If you change your mind after you've opened your account, don't worry. If you tell us within 14 calendar days, we'll give you your money back with interest straight away.

We pay your interest gross. The gross rate is the interest payable before the deduction of tax.

You should also read the Specific Terms and Conditions and the General Terms and Conditions which relate to this account.

# Specific Terms and Conditions for your Access Regular Saver

These Access Regular Saver Specific Terms and Conditions must be read in conjunction with the Society's General Terms and Conditions. If there is a conflict between these Access Regular Saver Specific Terms and Conditions and the Society's General Terms and Conditions, these Access Regular Saver Specific Terms and Conditions will apply.

## 1. Opening and using your account

- 1.1. The minimum opening balance and minimum monthly payment into your Access Regular Saver account is £20 per month; the minimum operating balance is £1.
- 1.2. The maximum monthly investment in an Access Regular Saver account is £2,000 per month.
- 1.3. The initial deposit of at least the opening balance must be made within 30 days of the account being opened, or we will automatically close the account.

## 2. Paying money into your account

- 2.1. You must miss no more than two separate calendar monthly payments into your account per account year (to 31 March for branch accounts or 30 April for telephone/postal/website accounts).
- 2.2. Where you miss more than two separate calendar monthly payments into your Access Regular Saver in an account year, this will result in the account attracting a lower rate of interest for the remainder of the account year (to 31 March for branch accounts or 30 April for telephone/postal/website accounts).

## 3. Interest

- 3.1. Interest rates are variable and interest is paid annually on 31 March for branch accounts or 30 April for telephone/postal/website accounts.

**Braille, audio and large print versions of this leaflet are available upon request. Please contact us on 0345 241 3784.**

**To find out more, visit your local branch, call us on the number above, or visit our website**

Head Office: 2 Providence Place, West Bromwich B70 8AF  
[www.westbrom.co.uk](http://www.westbrom.co.uk)

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained.

The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877. 'the West Brom' is a trading name of West Bromwich Building Society.

