

# Specific Terms and Conditions for your Albion Advantage Account

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

## 1. Opening and operating your account

- 1.1. The minimum opening balance for the Albion Advantage Account is £100; the minimum operating balance is £1.
- 1.2. The maximum investment in the Albion Advantage Account is £100,000
- 1.3. Only one Albion Advantage Account is permitted per customer (whether single or joint).
- 1.4. A cash payment equal to 0.25% of the total average balance held in all Albion Advantage Accounts during the previous financial year will be paid to West Bromwich Albion Football Club annually on 1 April. For example, if the total average balance held in all Albion Advantage Accounts is £1 million, the bonus payment to West Bromwich Albion Football Club will be calculated as follows:  
 $£1 \text{ million} \times 0.25\% = £2,500$ .
- 1.5. The West Brom reserves the right to vary the Terms and Conditions (including the rate of bonus paid to West Bromwich Albion Football Club and/or the manner in which it is calculated) upon giving notice.
- 1.6. 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. Interest

- 2.1. Interest is variable and paid annually on 1 April.

## 3. Withdrawing money from your account

- 3.1. Withdrawals (or account closure) from a branch account are made using a passbook in one of our branches.
- 3.2. Withdrawals from a branch account can also be made by electronic transfer and will only be paid in sterling by electronic payment to your nominated bank account held in the same name as the account from which the withdrawal/closure is to be made.

**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.

