

Savings

Variable interest rates as at 7 February 2017

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			
	Annual	Monthly	
	Gross/AER	AER	Gross
£20 - £2,000 per month	0.85%	N/A	N/A
If more than two monthly payments are missed	0.25%	N/A	N/A

Additional Permitted Subscription (APS) ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£15,000 – £500,000	0.85%	N/A	N/A
£5,000 – £14,999.99	0.75%	N/A	N/A
£1 – £4,999.99 (Minimum Opening Balance: £10)	0.25%	N/A	N/A

Affinity Accounts
Covering all accounts that pay a set annual donation to a specific charity or club. Affinity Accounts include Amber Blue Saver, Blues Super Saver, Century Saver, Community Account, Saddlers Super Saver and Severn Valley Branch Account.

	Annual	Monthly	
	Gross/AER	AER	Gross
£25 (£100 for over 16s) – £2,000,000	0.05%	N/A	N/A
Rates effective from 1 April 2017			
£25 (£100 for over 16s) – £2,000,000	0.25%	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)	0.25%	N/A	N/A

Base Rate Tracker			
	Annual	Monthly	
	Gross/AER	AER	Gross
£500 – £2,000,000	0.05%	0.05%	0.05%

Birmingham Children's Hospital Red Balloon Account
This account pays a set donation to Birmingham Children's Hospital.

	Annual	Monthly	
	Gross/AER	AER	Gross
£25 (£100 for over 16s) – £2,000,000	0.05%	0.05%	0.05%
Rates effective from 1 April 2017			
£25 (£100 for over 16s) – £2,000,000	0.25%	0.25%	0.25%

Charity and Club/Treasurers			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000 (Minimum Opening Balance: £250)	0.05%	N/A	N/A

Direct Limited Access Saver (Issue 2)			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.85%	0.85%	0.85%
If seven or more withdrawals are made (Minimum Opening Balance: £1,000)	0.25%	0.25%	0.25%

Direct Tracker Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1,000 – £1,000,000	0.05%	0.05%	0.05%

Easy Saver ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£15,000 – £500,000	0.85%	N/A	N/A
£5,000 – £14,999.99	0.75%	N/A	N/A
£1 – £4,999.99 (Minimum Opening Balance: £10)	0.25%	N/A	N/A

Limited Access Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.85%	0.85%	0.85%
If seven or more withdrawals are made	0.25%	0.25%	0.25%

Oak Savings Account (including Direct Debit Oak Savings Account)			
	Annual	Monthly	
	Gross/AER	AER	Gross
£10 – £100,000	0.05%	0.05%	0.05%

Premium Share Account (including Direct Debit Premium Share Account)			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000 (Minimum Opening Balance: £100)	0.05%	0.05%	0.05%

WeBSave Bonus Saver 2			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1-£250,000 with unconditional bonus (up to 31/05/2018)	1.05%	N/A	N/A
£1-£250,000 without unconditional bonus (from 01/06/2018)	0.70%	N/A	N/A

WeBSaveR 2			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000 (Minimum Opening Balance: £1,000)	0.75%	0.75%	0.75%

WeBSaveR ISA 2			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £250,000 (Minimum Opening Balance: £1,000)	0.75%	N/A	N/A

7 Day Notice Credit Union Deposit Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£10,000 – £10,000,000	0.05%	N/A	N/A

7 Day Corporate Deposit Notice Account 2			
	Annual	Monthly	
	Gross/AER	AER	Gross
£10,000 – £10,000,000	0.05%	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 compounded once each year. All rates quoted are correct as at 07/02/2017. Gross interest is the rate of interest payable without the deduction of tax. Tax-free is the contractual rate of interest payable where interest is exempt from income tax.