

# Savings

## Variable interest rates as at 1 January 2020

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	1.15%	N/A	N/A
If more than two monthly payments are missed (Minimum Operating Balance: £1)	0.25%	N/A	N/A

Additional Permitted Subscription (APS) ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£15,000 – £500,000	0.90%	N/A	N/A
£5,000 – £14,999.99	0.70%	N/A	N/A
£1 – £4,999.99 (Minimum Opening Balance: £10)	0.50%	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)	0.35%	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))	0.35%	N/A	N/A

Base Rate Tracker			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000 (Minimum Opening Balance: £500)	0.50%	0.50%	0.50%

Birmingham Children's Hospital Red Balloon Account			
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))	0.35%	0.35%	0.35%

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

Children's West Brom Access Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £100,000	1.15%	N/A	N/A
If seven or more withdrawals are made	0.05%	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))	0.35%	N/A	N/A

Direct Limited Access Saver (Issue 3)			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.95%	0.95%	0.95%
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 – £1,000,000 (Minimum Opening Balance: £1,000)	0.50%	0.50%	0.50%

Easy Saver ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£15,000 – £500,000	0.90%	N/A	N/A
£5,000 – £14,999.99	0.70%	N/A	N/A
£1 – £4,999.99 (Minimum Opening Balance: £10)	0.50%	N/A	N/A

Help to Buy: ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1- £1,200 to open, £200 per month	2.25%	N/A	N/A

Limited Access Saver (Issue 2)			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.95%	0.95%	0.95%
If seven or more withdrawals are made	0.25%	0.25%	0.25%

Oak Savings Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £100,000 (Minimum Opening Balance: £10)	0.25%	0.25%	0.25%

Premium Share Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000 (Minimum Opening Balance: £100)	0.30%	0.30%	0.30%

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))	0.35%	N/A	N/A

WeBSaver 2			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000 (Minimum Opening Balance: £1,000)	0.85%	0.85%	0.85%

WeBSaver ISA 2			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £250,000 (Minimum Opening Balance: £1,000)	0.85%	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

7 Day Notice Credit Union Deposit Account			
	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 01/01/2020. 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.

