

Important Information

New variable rates from 1 August 2022

The following changes to savings rates are effective from 1 August 2022

Up to 31/07/2022				From 01/08/2022		
Accounts available to open						
Access Regular Saver						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£20 - £2,000 per month (Minimum Operating Balance: £1)	1.40%	N/A	N/A	1.65%	N/A	N/A
If more than two monthly payments are missed	0.65%	N/A	N/A	0.80%	N/A	N/A
Additional Permitted Subscriptions ISA						
	Annual Tax-free/AER	Monthly AER	Tax-free	Annual Tax-free/AER	Monthly AER	Tax-free
£15,000 - £500,000	0.80%	N/A	N/A	1.00%	N/A	N/A
£5,000 - £14,999.99	0.65%	N/A	N/A	0.80%	N/A	N/A
£1 - £4,999.99 (Minimum Opening Balance: £10)	0.65%	N/A	N/A	0.80%	N/A	N/A
Albion Advantage Account						
This account pays a set donation to West Bromwich Albion Football Club						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £100,000 (Minimum Opening Balance: £100)	0.65%	N/A	N/A	0.80%	N/A	N/A
Amber Blue Saver Account						
This account pays a set donation to Shrewsbury Town Football Club						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	0.65%	N/A	N/A	0.80%	N/A	N/A
Birmingham Children's Hospital Red Balloon Account						
This account pays a set donation to Birmingham Children's Hospital Charity						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%
Charity and Club/Treasurers						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £1,000,000 (Minimum Opening Balance: £250)	0.15%	N/A	N/A	0.25%	N/A	N/A
Children's West Brom Access Account						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £100,000	1.40%	N/A	N/A	1.65%	N/A	N/A
If seven or more withdrawals are made	0.65%	N/A	N/A	0.80%	N/A	N/A
Community Account						
This account pays a set donation to the community fund managed by the Mercian Trust						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	0.65%	N/A	N/A	0.80%	N/A	N/A

Up to 31/07/2022

From 01/08/2022

Accounts available to open (continued)

Direct Limited Access Saver (Issue 3)

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £1,000,000 (Minimum Opening Balance: £1,000)	1.00%	1.00%	1.00%	1.20%	1.20%	1.19%
If seven or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Easy Saver ISA

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£15,000 - £500,000	0.80%	N/A	N/A	1.00%	N/A	N/A
£5,000 - £14,999.99	0.65%	N/A	N/A	0.80%	N/A	N/A
£1 - £4,999.99 (Minimum Opening Balance: £10)	0.65%	N/A	N/A	0.80%	N/A	N/A

Limited Access Saver (Issue 2)

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £1,000,000	1.00%	1.00%	1.00%	1.20%	1.20%	1.19%
If seven or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Premium Share Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000 (Minimum Opening Balance: £100)	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Saddlers Super Saver Account

This account pays a set donation to Walsall Football Club

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	0.65%	N/A	N/A	0.80%	N/A	N/A

WeBSaveR 2

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000 (Minimum Opening Balance: £1,000)	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

WeBSaveR ISA 2

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£1 - £250,000 (Minimum Opening Balance: £1,000)	0.65%	N/A	N/A	0.80%	N/A	N/A

7 Day Corporate deposit Notice Account 2

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£10,000 - £10,000,000	0.15%	N/A	N/A	0.25%	N/A	N/A

7 Day Notice Credit Union Deposit Account

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£10,000 - £10,000,000	0.15%	N/A	N/A	0.25%	N/A	N/A

Up to 31/07/2022

From 01/08/2022

Accounts no longer available to open

Access Saver

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Acorn

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.95%	N/A	N/A	1.20%	N/A	N/A

Albion Premier Saver

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

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Birthday Bonus 160 Maturity Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Blues Super Saver Account

This account pays a set donation to Birmingham City Football Club

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Business Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£10,000 - £10,000,000	0.15%	N/A	N/A	0.25%	N/A	N/A

Century Saver

This account pays a set donation to Warwickshire County Cricket Club

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Combined Balanced Option Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Crown 30 Day Notice Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1,000 - £2,000,000	0.90%	0.90%	0.90%	1.15%	1.15%	1.14%
£1 - £999.99	0.90%	0.90%	0.90%	1.15%	1.15%	1.14%

Direct Community Account

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

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Direct Debit Premium Share Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Up to 31/07/2022

From 01/08/2022

Accounts no longer available to open (continued)

Direct Double Access

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000	1.15%	1.15%	1.14%	1.35%	1.35%	1.34%
If five or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Direct Easy Access

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Direct Limited Access Saver

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £1,000,000	1.00%	1.00%	1.00%	1.20%	1.20%	1.19%
If seven or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Direct Limited Access Saver (Issue 2)

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £1,000,000	1.00%	1.00%	1.00%	1.20%	1.20%	1.19%
If seven or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Help To Buy ISA

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£200 per month	2.50%	N/A	N/A	2.75%	N/A	N/A

Limited Access Saver

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £1,000,000	1.00%	1.00%	1.00%	1.20%	1.20%	1.19%
If seven or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Matured Tessa and Bonds

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Maturity Access Saver

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

Monthly Income Saver

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000	N/A	1.16%	1.15%	N/A	1.41%	1.40%

Overseas

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Sentry Bonus Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Up to 31/07/2022

From 01/08/2022

Accounts no longer available to open (continued)

Sentry Bonus Account 2

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

Severn Valley Branch Account

This account pays a set donation to Severn Valley Railway

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £2,000,000	0.65%	N/A	N/A	0.80%	N/A	N/A

WeBSave Access Saver

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £2,000,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

WeBSave Bonus ISA

	Annual	Monthly		Annual	Monthly	
	Tax-free/AER	AER	Tax-free	Tax-free/AER	AER	Tax-free
£1 - £500,000	0.65%	N/A	N/A	0.80%	N/A	N/A

WeBSave Bonus Saver

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £250,000	0.85%	N/A	N/A	1.05%	N/A	N/A

WeBSave Bonus Saver 2

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £250,000	0.85%	N/A	N/A	1.05%	N/A	N/A

WeBSave Bonus Saver (Issue 3)

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £500,000	0.85%	N/A	N/A	1.05%	N/A	N/A

WeBSave Bonus Saver (Issue 4)

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £500,000	0.85%	N/A	N/A	1.05%	N/A	N/A

WeBSave Bonus Saver (Issue 5)

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £500,000	0.85%	N/A	N/A	1.05%	N/A	N/A

WeBSave Double Access

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £250,000	1.15%	1.15%	1.14%	1.35%	1.35%	1.34%
If five or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

WeBSave Easy Access

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £250,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

WeBSave Easy Saver

	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£15,000 - £250,000	0.80%	N/A	N/A	1.00%	N/A	N/A
£5,000 - £14,999.99	0.65%	N/A	N/A	0.80%	N/A	N/A
£1 - £4,999.99	0.65%	N/A	N/A	0.80%	N/A	N/A

Up to 31/07/2022

From 01/08/2022

Accounts no longer available to open (continued)

WeBSave Easy Saver ISA

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£15,000 - £250,000	0.80%	N/A	N/A	1.00%	N/A	N/A
£5,000 - £14,999.99	0.65%	N/A	N/A	0.80%	N/A	N/A
£1 - £4,999.99	0.65%	N/A	N/A	0.80%	N/A	N/A

WeBSave ISA

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£1 - £250,000	0.65%	N/A	N/A	0.80%	N/A	N/A

WeBSave Maturity Access

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

WeBSave Plus

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000	1.00%	1.00%	1.00%	1.20%	1.20%	1.19%
If seven or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

WeBSaveR

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

WeBSaveR ISA

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£1 - £250,000	0.65%	N/A	N/A	0.80%	N/A	N/A

WeBSaveR Limited Access Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000	1.00%	1.00%	1.00%	1.20%	1.20%	1.19%
If seven or more withdrawals are made	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

WeBSaveR Limited Access ISA

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£1 - £250,000	1.00%	N/A	N/A	1.20%	N/A	N/A
If seven or more withdrawals are made	0.65%	N/A	N/A	0.80%	N/A	N/A

West Brom Saver

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	0.65%	0.65%	0.65%	0.80%	0.80%	0.80%

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 01/08/2022. 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.



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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.

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