

# Savings

## Variable interest rates for accounts no longer available to open as at 8 April 2021

This leaflet contains details of the current interest rates for our variable rate savings accounts that are no longer available to open.

<b>Access Saver (Branch and Direct)</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	0.05%	0.05%
<b>Acorn</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A
<b>Acorn Regular Savings</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£10 – £100 per month (£1 minimum operating balance)	0.60%	N/A	N/A
<b>Albion Premier Saver</b>			
This account pays a set donation to West Bromwich Albion Football Club.			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A
<b>Birthday Bonus 160 Maturity Account</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.15%	N/A	N/A
<b>Blues Super Saver Account</b>			
This account pays a set donation to Birmingham City Football Club.			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A
<b>Business Account</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£10,000 – £10,000,000	0.01%	N/A	N/A
<b>Century Saver Account</b>			
This account pays a set donation to Warwickshire County Cricket Club.			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A
<b>Combined Balanced Option Account</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A
<b>Crown 30 Day Notice Account (Branch and Direct)</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1,000 – £2,000,000	0.05%	0.05%	0.05%
£1 – £999.99	0.05%	0.05%	0.05%
<b>Direct Community Account</b>			
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	0.05%	N/A	N/A
<b>Direct Debit Oak Savings Account</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £100,000	0.05%	0.05%	0.05%
<b>Direct Debit Premium Share Account</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	0.05%	0.05%

<b>Direct Double Access</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	0.50%	0.50%	0.50%
If five or more withdrawals are made	0.05%	0.05%	0.05%
<b>Direct Easy Access</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	0.05%	0.05%
<b>Direct Limited Access Saver</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.30%	0.30%	0.30%
If seven or more withdrawals are made	0.05%	0.05%	0.05%
<b>Direct Limited Access Saver (Issue 2)</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.30%	0.30%	0.30%
If seven or more withdrawals are made	0.05%	0.05%	0.05%
<b>Help to Buy: ISA</b>			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £1,200 to open, £200 per month	1.60%	N/A	N/A
<b>Limited Access Saver</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.30%	0.30%	0.30%
If seven or more withdrawals are made	0.05%	0.05%	0.05%
<b>Matured Tessa and Bonds</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A
<b>Maturity Access Saver (Branch and Direct)</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	0.05%	0.05%
<b>Monthly Income Saver (Branch and Direct)</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	N/A	0.50%	0.50%
<b>Overseas</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A
<b>Premier Bonus Tracker Plus</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £500,000	0.05%	0.05%	0.05%
<b>Sentry Bonus Account (Branch and Direct)</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A
<b>Sentry Bonus Account 2 (Branch and Direct)</b>			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A

### Severn Valley Branch Account

This account pays a set donation to the Severn Valley Railway.

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £2,000,000	0.05%	N/A	N/A	N/A

### WeBSave Access Saver

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £2,000,000	0.05%	0.05%	0.05%	0.05%

### WeBSave Bonus ISA

	Annual		Monthly	
	Tax-free/AER	AER	AER	Tax-free
£1 - £500,000	0.10%	N/A	N/A	N/A

### WeBSave Bonus Saver

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £250,000	0.10%	N/A	N/A	N/A

### WeBSave Bonus Saver 2

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 - £250,000	0.10%	N/A	N/A	N/A

### WeBSave Bonus Saver (Issue 3)

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £500,000 with unconditional bonus (up to 30/11/2021)	0.75%	N/A	N/A	N/A
£1 - £500,000 without unconditional bonus (from 01/12/2021) (Minimum Opening Balance: £1,000)	0.35%	N/A	N/A	N/A

### WeBSave Bonus Saver (Issue 4)

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £500,000 with unconditional bonus (up to 30/11/2021)	0.65%	N/A	N/A	N/A
£1 - £500,000 without unconditional bonus (from 01/12/2021) (Minimum Opening Balance: £1,000)	0.35%	N/A	N/A	N/A

### WeBSave Bonus Saver (Issue 5)

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £500,000 with unconditional bonus (up to 28 February 2022)	0.50%	N/A	N/A	N/A
£1 - £500,000 without unconditional bonus (from 1 March 2022) (Minimum Opening Balance: £1,000)	0.35%	N/A	N/A	N/A

### WeBSave Double Access

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 - £250,000	0.50%	0.50%	0.50%	0.50%
If five or more withdrawals are made	0.05%	0.05%	0.05%	0.05%

### WeBSave Easy Access

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £250,000	0.05%	0.05%	0.05%	0.05%

### WeBSave Easy Saver

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£15,000 – £250,000	0.15%	N/A	N/A	N/A
£5,000 – £14,999.99	0.05%	N/A	N/A	N/A
£1 – £4,999.99	0.05%	N/A	N/A	N/A

### WeBSave Easy Saver ISA

	Annual		Monthly	
	Tax-free/AER	AER	AER	Tax-free
£15,000 – £250,000	0.15%	N/A	N/A	N/A
£5,000 – £14,999.99	0.05%	N/A	N/A	N/A
£1 – £4,999.99	0.05%	N/A	N/A	N/A

### WeBSave ISA

	Annual		Monthly	
	Tax-free/AER	AER	AER	Tax-free
£1 – £250,000	0.10%	N/A	N/A	N/A

### WeBSave Maturity Access

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £250,000	0.05%	0.05%	0.05%	0.05%

### WeBSave Plus

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £250,000	0.30%	0.30%	0.30%	0.30%
If seven or more withdrawals are made	0.05%	0.05%	0.05%	0.05%

### WeBSave Single Access (Issue 2)

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 - £500,000	0.65%	N/A	N/A	N/A
If two or more withdrawals are made	0.05%	N/A	N/A	N/A

### WeBSave Single Access ISA

	Annual		Monthly	
	Tax-free/AER	AER	AER	Tax-free
£1 – £500,000	0.65%	N/A	N/A	N/A
If two or more withdrawals are made	0.05%	N/A	N/A	N/A

### WeBSaveR

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £250,000	0.10%	0.10%	0.10%	0.10%

### WeBSaveR ISA

	Annual		Monthly	
	Tax-free/AER	AER	AER	Tax-free
£1 – £250,000	0.10%	N/A	N/A	N/A

### WeBSaveR Limited Access Account

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £250,000	0.30%	0.30%	0.30%	0.30%
If seven or more withdrawals are made	0.05%	0.05%	0.05%	0.05%

### WeBSaveR Limited Access ISA

	Annual		Monthly	
	Tax-free/AER	AER	AER	Tax-free
£1 – £250,000	0.30%	N/A	N/A	N/A
If seven or more withdrawals are made	0.05%	N/A	N/A	N/A

### West Brom Saver (Branch and Direct)

	Annual		Monthly	
	Gross/AER	AER	AER	Gross
£1 – £2,000,000	0.05%	0.05%	0.05%	0.05%

**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 08/04/2021. 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.