Access Regular Saver

Summary box

Account Name

Access Regular Saver

What is the interest rate?

Interest Tier	Annual		Monthly	
	AER	Gross	AER	Gross
£20 - £2,000 per month	2.10%	2.10%	N/A	N/A
If more than two monthly payments are missed	1.40%	1.40%	N/A	N/A

Interest is variable and paid yearly. We can add it to your account or pay it into another account. It'll be paid on:

- 31 March for accounts opened in a branch, and you'll be able to access it from the next working day (this includes Saturdays).
- 30 April for accounts opened by post and online and you'll be able to access it from 1 May.

Can the West Brom change the interest rate?

Yes. The interest rate is variable, so it can go up or down at any time.

If the interest rate on your account goes down, and the balance in your account is £100 or more, we'll write to you to let you know.

For details about why we may change the interest rate, as well as how and when we'll let you know, please refer to sections 5d) and 5e) of our General Terms and Conditions (which are available in our branches and on our website).

All our savings interest rates are available to view in our branches and online.

What would the estimated balance be after 12 months based on a £1,000 deposit?

Deposit amount	Estimated value after 12 months
£20 per month	£242.77

This example shows what your balance would be after 12 months if:

- You make the initial deposit on the day you open the account.
- You make 11 deposits on the day you open the account (meaning you will have paid £240.00 into your account).
- You didn't take any money out.
- The interest rate stayed the same.

Deposit Amount	Estimated value after 12 months if more than two monthly payments are missed
£20 per month	£121.73

This example shows what your balance would be after 12 months if:

- You make an initial deposit on the day you open the account.
- You make five deposits of £20 on the first day of each month
- You make six monthly deposits (meaning you will have paid in £120.00 into your account).
- You didn't take any money out.
- The interest rate stayed the same.

This example is provided to help you compare savings accounts and doesn't take into account your own circumstances.

How do I open and manage my account?	**Opening your account** • You can open this account online, by post or in branch. **Managing your account** • You'll manage your account in the same way that you opened it. For example, if you opened it in branch, you'll manage this in any of our branches. If you opened it by post, you'll manage it by post, or you can call us. You can also register to view your account on our savings portal at www.westbrom.co.uk/savingsportal. • If you opened your account online, you'll manage it on our savings portal. **How to put money into your account** • You can open your account with £20.00. • The least you can put in monthly is £20.00 and the most you can put in monthly is £2,000. • The minimum operating balance is £1. • No matter how you choose to manage your account, you can make electronic payments or set up a standing order from another bank or building society account. Our sort code is 40-64-36. You should use this with your 8 digit account number. • If you choose to manage your account in branch, you can pay money in by cash or cheque in one of our branches. • You can post a cheque to us, made out to the name of the account holder, with your name and address written on the back in capital letters. Post it to: FREEPOST THE WESTBROM Royal Mail delivers Freepost as second class mail. Please write the address exactly as above, in capitals and on one line. You don't need to use a stamp – just pop it in the post.
Can I withdraw money?	Yes. With this account you can take money out whenever you like. If you miss more than two monthly payments during the account year, the lower rate of interest will apply. An account year runs from 1 April to 31 March for branch accounts or from 1 May to 30 April for postal/online accounts. At the start of the next account year the account will go back to the higher variable rate at that time.
Additional information	Don't worry if you change your mind after you've opened your account. If you tell us within 14 calendar days, we'll give your money back with interest straight away. We pay your interest gross. This means tax is not taken off. Please read the Specific Terms and Conditions for this account and our General Terms and Conditions.

Please read the account's Specific Terms and Conditions.

Specific Terms and Conditions for your Access Regular Saver

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

1. **Opening and using your account**
   - 1.1. The minimum opening balance and minimum monthly payment into your Access Regular Saver account is £20 per month; the minimum operating balance is £1.
   - 1.2. The maximum monthly investment in an Access Regular Saver account is £2,000 per month.
   - 1.3. 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. **Paying money into your account**
   - 2.1. You must miss no more than two separate calendar monthly payments into your account per account year (to 31 March for branch accounts or 30 April for telephone/postal/website accounts).
   - 2.2. Where you miss more than two separate calendar monthly payments into your Access Regular Saver in an account year, this will result in the account attracting a lower rate of interest for the remainder of the account year (to 31 March for branch accounts or 30 April for telephone/postal/website accounts).

3. **Interest**
   - 3.1. Interest is variable and paid yearly. We can add it to your account or pay it into another account. It'll be paid on 31 March for accounts opened in a branch, and you'll be able to access it from the next working day (this includes Saturdays). 30 April for accounts opened by post and online and you'll be able to access it from 1 May.

Braille, audio and large print versions of this document are available upon request. Please contact us on 0345 241 3784.

Head Office: 2 Providence Place, West Bromwich B70 8AF
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.

West Bromwich Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Register No: 104877. 'the West Brom' and 'West Brom Building Society' are trading names of West Bromwich Building Society.

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Building Society