

Four Access Saver (Issue 6)

Summary box

Account name	Four Access Saver (Issue 6)				
What is the interest rate?	Interest Tier	Annual		Monthly	
		AER	Gross	AER	Gross
	£1 - £500,000	4.05%	4.05%	4.05%	3.98%
	If five or more withdrawals are made	1.40%	1.40%	1.40%	1.39%
	<ul style="list-style-type: none"> Interest is variable and paid yearly or monthly. Interest can be added to the account or paid into another account. Yearly interest is paid up to and including 30 April 2027 and you'll be able to access it from 1 May 2027. It'll also be paid on maturity (30 June 2027 and you'll be able to access it from 1 July 2027). Monthly interest is paid up to and including the last calendar day of each month and you'll be able to access it from the 1st day of the next month. If you've chosen to have your monthly interest paid to another West Brom account or bank/building society account, it's also paid up to and including the last calendar day of each month. You'll be able to access it from the 1st day of the next month, or sooner on the last calendar day, but that depends on the bank/building society. 				
Can the West Brom change the interest rate?	<ul style="list-style-type: none"> 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). 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		
	£1,000		£1,040.50		
	This example shows what your balance would be after 12 months:				
	<ul style="list-style-type: none"> If you make an initial deposit on the day you open the account. If you didn't take any more money out or pay any more in. The interest rate stayed the same. 				
	Deposit Amount		Estimated value after 12 months		
	£1,000		£898.35		
	This example shows what your balance would be after 12 months:				
	<ul style="list-style-type: none"> If you make an initial deposit on the day you open the account. If you make five following withdrawals of £25. If you didn't pay more money in. 				

- The interest rate stayed the same.

These examples are 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 only open this account online.

Managing your account

- You'll manage your account on our savings portal at www.westbrom.co.uk/savingsportal

How to put money into your account

- The least you can open your account with is £1.
- You can pay in any amount up to £500,000.
- To pay money in 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.

Can I withdraw money?

- Yes. You'll be able to take out your money at any time. This includes taking out any interest earned if you choose to have it added to the account.
- Any more than four times and you'll get a lower rate for the rest of the account year. At the start of the next account year, you'll go back to the higher variable rate available at that time. You'll then be able to make four withdrawals again without getting a lower rate of interest. The account year runs from 1 May to 30 April.
- If you set up your account for the interest to be paid to another West Brom account, or to an account held with another bank/building society, this doesn't count as a withdrawal from your Four Access Saver (Issue 6).

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 isn't taken off.
- Please read the Specific Terms and Conditions for this account and our General Terms and Conditions.
- This account will mature on 30 June 2027. We'll write to you within 14 days before your account matures to tell you your options, including how you can re-invest or take out your savings.
- If we don't hear from you, we'll move your savings to another suitable limited or easy access account based on what's available at that time.

Please read the account's Specific Terms and Conditions.

Specific Terms and Conditions for your Four Access Saver (Issue 6)

These Four Access Saver (Issue 6) Specific Terms and Conditions must be read in conjunction with the Society's General Terms and Conditions. If there is a conflict between these Four Access Saver (Issue 6) Specific Terms and Conditions and the Society's General Terms and Conditions, these Four Access Saver (Issue 6) Specific Terms and Conditions will apply.

1. Opening and using your account

- 1.1. The minimum opening and operating balance permitted in a Four Access Saver (Issue 6) account is £1.
- 1.2. The maximum balance in a Four Access Saver (Issue 6) account is £500,000.
- 1.3. One Four Access Saver (Issue 6) only is permitted per customer.

2. Paying money into your account

- 2.1. You may make additional investments into your Four Access Saver (Issue 6) account at any time provided the maximum permitted investment is not exceeded.

3. Withdrawing money from your account

- 3.1. You can make up to four withdrawals each account year via a linked bank/building society account without charge or notice, provided the funds in your account have cleared.
- 3.2. Where you make more than four withdrawals in an account year, this will result in the account attracting a lower rate of interest for the remainder of the account year (the account year runs from 1 May to 30 April).

4. Interest

- 4.1. The interest rate is variable and paid yearly or monthly.
- 4.2. Interest will be calculated up to and including the last day of the chosen payment frequency.
 - Interest can be added to the account or paid into another account. Yearly interest is paid up to and including 30 April 2027 and you'll be able to access it from 1 May 2027. It'll also be paid on maturity (30 June 2027 and you'll be able to access it from 1 July 2027). If you've chosen to have your monthly interest added to the account, it's paid up to and including the last calendar day of each month and you'll be able to access it from 1st day of the next month. If you've chosen to have your monthly interest paid to another West Brom account or bank/building society account, it's also paid up to and including the last calendar day of each month. You'll be able to access it from the 1st day of the next month, or sooner on the last calendar day, but that depends on the bank/building society.
- 4.3. If you're having monthly interest paid to another UK bank/building society account, you must notify the Society as part of the application process (this will be either your nominated account or other specifically identified for the receipt of interest by you).

5. When your account matures

- 5.1. This account will mature on 30 June 2027. We'll write to you within 14 days before your account matures to tell you your options, including how you can re-invest or take out your savings.
- 5.2. If we don't hear from you, we'll move your savings to another suitable limited or easy access account based on what's available at that time and provide full details and your new account Specific Terms and Conditions.

Braille, audio and large print versions of this document are available upon request. Please contact us on 0345 241 3785.

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.