

Specific Terms and Conditions for your Children's West Brom Access Account

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

1. Opening and using your account

- 1.1. The account is only available to those aged 15 and under.
- 1.2. The minimum opening and operating balance in a Children's West Brom Access Account is £1. The maximum balance is £100,000.
- 1.3. This account can only be opened and used at branch.

2. Paying money into your account

- 2.1. You may make additional investments into your Children's West Brom Access Account account at any time provided the maximum permitted investment is not exceeded.

3. Withdrawing money from your account

- 3.1. You are allowed up to six withdrawals each account year (1 April – 31 March) subject to cash and cheque limits.
- 3.2. Following a seventh, or any subsequent withdrawal in an account year (1 April – 31 March), interest will be paid at 0.05% Gross p.a./AER variable.
- 3.3. From the start of a new account year (1 April), this process will start again and you will have a further six withdrawals without notice or charge and the interest rate will be paid at the full variable rate payable on the Children's West Brom Access Account at that time.
- 3.4. Withdrawals (or account closure) from a branch account are made using a passbook in one of our branches.

4. Interest

- 4.1. Interest rate is variable and paid annually on 1 April (calculated to 31 March).

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

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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. 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.

