

Specific Terms and Conditions for your Direct Tracker Saver

These Direct Tracker 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 Direct Tracker Saver Specific Terms and Conditions and the Society's General Terms and Conditions, these Direct Tracker Saver Specific Terms and Conditions will apply.

1. Opening and operating your account

1.1. The minimum opening balance in a Direct Tracker Saver is £1,000; the minimum operating balance is £1.

2. Paying money into your account

2.1. Savers can make additional investments at any time.

3. Withdrawing money from your account

3.1. Six withdrawals are permitted per account year (to 30 April).

3.2. If additional withdrawals are made, the account will be closed and your funds returned to you.

3.3. Withdrawals (or account closure) from a direct account can be requested in writing or, where available, over the telephone (quoting the appropriate security password/details) and will only be paid in sterling by electronic payment to your nominated bank account held in the same name as the account from which the withdrawal/closure is to be made.

4. Interest

4.1. The Direct Tracker Saver account guarantees that the interest rate will track at 0.25% below and will move in line with any future movements in the bank base rate (Bank of England base rate). If the bank base rate goes up the annual interest rate will be increased by the full amount of any rise in the bank base rate. If the bank base rate falls a corresponding downward adjustment will be made.

4.2. This guarantee will be reviewed annually on 30 April.

4.3. Any adjustment in rates will be applied within 7 working days of an announcement of a change to the bank base rate.

4.4. The interest rate is variable and paid annually on 1 May, unless the monthly option is taken. You will receive an annual statement listing all transactions for the account year.

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

To find out more, visit your local branch, call us on the number above, or visit our website

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