

Specific Terms and Conditions for your Limited Access Saver (Issue 2)

These Limited Access Saver (Issue 2) Specific Terms and Conditions must be read in conjunction with the Society's General Terms and Conditions. If there is a conflict between these Limited Access Saver (Issue 2) Specific Terms and Conditions and the Society's General Terms and Conditions, these Limited Access Saver (Issue 2) Specific Terms and Conditions will apply.

1. Opening and using your account

- 1.1. The Limited Access Saver (Issue 2) account may only be opened and operated through a branch.
- 1.2. The minimum opening and operating balance permitted in a Limited Access Saver (Issue 2) account is £1.
- 1.3. The maximum balance in a Limited Access Saver (Issue 2) account is £1,000,000.

2. Paying money into your account

- 2.1. You may make additional investments into your Limited Access Saver (Issue 2) account at any time provided the maximum permitted investment is not exceeded.

3. Withdrawing money from your account

- 3.1. You are allowed six withdrawals per account year (1 April to 31 March), provided the funds in your account have cleared.
- 3.2. Where you make more than six withdrawals 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).

4. Interest

- 4.1. The interest rate is variable and paid annually on 31 March unless you have chosen to take monthly interest payments. If monthly interest is to be paid away, this will be by electronic transfer from the account and interest will normally be credited on the last working day of the month. If interest is paid to another West Bromwich Building Society account, it will normally be credited on the first working day of the following month.

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.

