



Specific Terms and Conditions for your WeBSaveR ISA 2

These WeBSaveR ISA 2 Specific Terms and Conditions must be read in conjunction with the WeBSave Service Specific Terms and Conditions and the Society's General Terms and Conditions, including the General Terms and Conditions applying to Cash ISAs. If there is a conflict, these WeBSaveR ISA 2 Specific Terms and Conditions will apply. A WeBSaveR ISA 2 may only be held by an individual aged 16 or over, in his or her sole name and the account may not be held on behalf of another person other than the account holder.

1. Opening and using your account

- 1.1. You must be resident in the UK for tax purposes or a Crown employee working overseas.
- 1.2. The minimum opening balance in a WeBSaveR ISA 2 is £1,000; the minimum operating balance is £1.
- 1.3. The maximum investment in a WeBSaveR ISA 2 is £250,000; the maximum opening investment is the annual Cash ISA entitlement but you can transfer amounts from previous years ISAs held with the Society and/or another ISA provider.
- 1.4. This product is a limited issue and may be withdrawn at any time. We reserve the right to refuse any funds received after this product is withdrawn.

2. Paying money into your account

- 2.1. You may make additional investments into your WeBSaveR ISA 2 at any time provided the maximum permitted annual ISA investment limit is not exceeded. Any transfers will be made in accordance with HMRC ISA regulations relating to the transfer.

3. Withdrawing money from your account

- 3.1. Provided the funds in your account have cleared, there is no notice period required to make a withdrawal from the WeBSaveR ISA 2 account.

4. Interest

- 4.1. Interest will be calculated to accrue up to and including the 5 April in each year. Any interest payments will be paid annually on 6 April.