

Specific Terms and Conditions for your Saddlers Super Saver Account

These Saddlers Super Saver 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 Saddlers Super Saver Account Specific Terms and Conditions and the Society's General Terms and Conditions, these Saddlers Super Saver Account Specific Terms and Conditions will apply.

1. Opening and operating your account

- 1.1. The minimum opening balance in the Saddlers Super Saver Account is £100 (adults) or £25 (under 16s); the minimum operating balance for adults and children is £1.
- 1.2. A cash payment equal to 0.25 per cent of the total average balance held in all Saddlers Super Saver Accounts during the previous financial year will be paid to Walsall Football Club annually on 1 April. For example, if the total average balance held in all Saddlers Super Saver Accounts is £1 million, the bonus payment to Walsall Football Club will be calculated as follows:
 $\text{£1 million} \times 0.25\% = \text{£2,500}.$
- 1.3. The Society reserves the right to vary the Terms and Conditions (including the rate of bonus paid to Walsall Football Club and/or the manner in which it is calculated) upon giving notice.
- 1.4. The initial deposit of at least the opening balance must be made within 30 days of the account being opened, or we will automatically close the account.
- 1.5. One Saddlers Super Saver only is permitted per customer.

2. Interest

- 2.1. Interest is variable and paid annually on 1 April.

3. Withdrawing money from your account

- 3.1. Withdrawals (or account closure) from a branch account are made using a passbook in one of our branches.
- 3.2. Withdrawals from a branch account can also be made by electronic transfer 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.

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

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

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.

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.

