

# Specific Terms and Conditions for your Access Regular Saver

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

## 1. Opening and using your account

- 1.1. The minimum opening balance and minimum monthly payment into your Access Regular Saver account is £20 per month; the minimum operating balance is £1.
- 1.2. The maximum monthly investment in an Access Regular Saver account is £2,000 per month.

## 2. Paying money into your account

- 2.1. You must miss no more than two separate calendar monthly payments into your account per account year (to 31 March – Branch or 30 April – Direct).
- 2.2. Where you miss more than two separate calendar monthly payments into your Access Regular Saver 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 – Branch or 30 April – Direct).

## 3. Interest

- 3.1. Interest rates are variable and interest is paid annually on 31 March (Branch) or 30 April (Direct).



**branch**



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