

# Winter Ready savings account

## Summary box

Account Name	Winter Ready savings account																		
What is the interest rate?	<table><thead><tr><th rowspan="2">Interest Tier</th><th colspan="2">Annual</th><th colspan="2">Monthly</th></tr><tr><th>AER</th><th>Gross</th><th>AER</th><th>Gross</th></tr></thead><tbody><tr><td>£1 - £100 per month</td><td>6.00%</td><td>6.00%</td><td>N/A</td><td>N/A</td></tr></tbody></table>					Interest Tier	Annual		Monthly		AER	Gross	AER	Gross	£1 - £100 per month	6.00%	6.00%	N/A	N/A
Interest Tier	Annual		Monthly																
	AER	Gross	AER	Gross															
£1 - £100 per month	6.00%	6.00%	N/A	N/A															
Can the West Brom change the interest rate?	The interest rate is fixed until the account matures on 31 October 2026.																		
	Interest will be calculated up to and including 31 October 2026 and added to the account. You'll then be able to access your interest on 1 November 2026.																		
What would the estimated balance be by the end of the 10 month term?	Deposited amount	Estimated value by the end of the 10 month term																	
	£100 per month	£1,027.55																	
How do I open and manage my account?	This example shows what your balance would be by the end of the 10 month term: <ul style="list-style-type: none"><li>• If you paid in £100 per month during the 10 month term on the first day of each month (meaning you'll have paid £1,000 into your account).</li><li>• If you don't take any money out.</li><li>• The interest rate stayed the same.</li></ul>																		
	This example is provided to help you compare savings accounts and doesn't take into account your own circumstances.																		
Managing your account	<b>Opening your account</b> <ul style="list-style-type: none"><li>• You can open this account in branch and online. To open an account online you must live in one of our branch postcode areas B (Birmingham), DY, WV, WS or SY.</li><li>• You can't open this account over the phone or by post.</li></ul>																		
	<b>How to put money into your account</b> <ul style="list-style-type: none"><li>• You can open your account with as little as £1.</li><li>• The least you can pay in monthly is £1 and the most you can pay in monthly is £100. The most you can put away over the 10 month term is £1,000.</li><li>• You can make any number of monthly payments up to the maximum of £100. If you pay in more than the maximum monthly deposit of £100 in any calendar month, we'll return the overpayment to you.</li></ul>																		

- You can make electronic payments or set up a standing order from another bank/building society account. Our sort code is **40-64-36**. You should use this with your 8 digit account number.
- Electronic payments should leave your bank/building society account by the 23rd of each month to ensure they're processed and paid to your account by the end of the relevant calendar month.
- If you choose to manage your account in branch, you can pay money in by cash or cheque in one of our branches.
- If you choose to manage your account online, you can post a cheque to us, made out to the name of the account holder, with your name and address written on the back in capital letters. Post it to:  
**FREEPOST THE WESTBROM**  
Royal Mail delivers Freepost as second class mail. Please write the address exactly as above, in capitals and on one line. You don't need to use a stamp – just pop it in the post.

<b>Can I withdraw money?</b>	<p>No. You can't take money from your account until the end of the fixed term. This includes closing the account or moving your money to another savings account with us.</p> <p>At the end of the 10 month term, your savings (including interest earned) will be reinvested in a variable rate easy access account. This allows you to withdraw your money as needed over the winter or continue saving if you prefer.</p>
<b>Additional information</b>	<p>Don't worry if you change your mind after you've opened your account. If you tell us within 14 calendar days, we'll give your money back with interest straight away.</p> <p>We pay your interest gross. This means tax is not taken off.</p> <p>We'll write to you within 14 calendar days before your account matures, to let you know that your Winter Ready savings account is coming to an end and remind you that we'll automatically reinvest your savings into a variable rate easy access account.</p> <p><b>Prize draw:</b> By opening the Winter Ready savings account, you'll be automatically entered into a free prize draw (subject to meeting the eligibility criteria detailed in the product leaflet). If you don't want to be entered into the prize draw, please contact us by emailing <a href="mailto:marketing@westbrom.co.uk">marketing@westbrom.co.uk</a>.</p> <p>Please read the Specific Terms and Conditions for this account, the prize draw. and our General Terms and Conditions.</p>

**Please read the account's Specific Terms and Conditions.**

# Specific Terms and Conditions for your Winter Ready savings account

These Winter Ready savings 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 Winter Ready savings account Specific Terms and Conditions and the Society's General Terms and Conditions, these Winter Ready savings account Specific Terms and Conditions will apply.

## 1. Opening and using your account

- 1.1. You can only apply for this account as a sole applicant.
- 1.2. Only one Winter Ready savings account is permitted per customer.
- 1.3. You must open your Winter Ready savings account with an initial deposit of between £1 and £100 by cash, cheque or electronic transfer.
- 1.4. The Winter Ready savings account is a limited issue account and may be withdrawn by the Society at any time if oversubscribed. The fixed interest rates are related to long term market rates at the time of issue. Future fixed rate products may be offered at higher or lower rates depending upon the changes in market conditions.
- 1.5. 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.

## 2. Paying money into your account

- 2.1. Subsequent monthly payments of up to £100 are allowed until the end of the term as long as you do not go over your total monthly limit of £100. Note: if the maximum monthly deposit limit of £100 is breached, we reserve the right to return the overpayment.
- 2.2. Your monthly payments must be received within the calendar month and can be made by bank transfer (including by standing order), cash or cheque, again as long as you do not exceed the monthly limit of £100.
- 2.3. The Winter Ready savings account is not available to non-UK residents, executors, trustees, nominees, or corporate bodies.
- 2.4. Our aim is to deposit funds within 2 working days of receipt and interest is earned from the day of opening your new account (except for investments made by cheque where it is calculated from the second working day following the date of deposit).

## 3. Withdrawing money from your account

- 3.1. You cannot make any withdrawals from your Winter Ready savings account during the fixed rate period.

## 4. Interest

- 4.1. The interest rate is fixed until the account matures on 31 October 2026.
- 4.2. Interest will be calculated up to and including the last day of the term of the product (31 October 2026).
- 4.3. Interest will be added to the account, and you'll see it on your account on the day after maturity.

## 5. When your account matures

- 5.1. We will write to you within 14 calendar days before the date of maturity to let you know that your Winter Ready savings account is coming to an end.
- 5.2. When your account matures, we'll move your savings to an easy access account based on what's available at that time, so that you can withdraw your savings as required for winter or carry on saving. We will provide full details and your new account Specific Terms and Conditions when we write to you within 14 calendar days before the date of maturity.

## 6. Prize draw

- 6.1. The Promoter is West Bromwich Building Society. Head Office: 2 Providence Place, West Bromwich, West Midlands B70 8AF.
- 6.2. By opening this Winter Ready savings account, you'll be automatically entered into a free prize draw (subject to meeting the eligibility criteria below). If you don't want to be entered into the prize draw, please contact us by emailing [marketing@westbrom.co.uk](mailto:marketing@westbrom.co.uk).

6.3. **Eligibility criteria:**

6.3.1. Who will be entered?

- Residents of the United Kingdom aged 18 years or over.
- Customers who hold a Winter Ready account with West Brom Building Society, whose account is open on 31 October 2026.
- Customers who've made five or more deposits (of £1 or more) into the Winter Ready savings account from the time of opening to 31 October 2026.

6.3.2. Who won't be entered?

- Employees of West Brom Building Society, their families or household members.
- Customers who hold a Winter Ready savings account with West Brom Building Society but close the account before 31 October 2026.
- Customers who hold a Winter Ready savings account with West Brom Building Society but make less than five deposits into the account from the time of opening to 31 October 2026.
- Account holders who break any of the Winter Ready product terms and conditions will not be entered into the prize draw.

6.4. The prize:

- 6.4.1. One prize draw will take place on 6 November 2026.
- 6.4.2. Four winners will be selected using a random selector tool and will win £250.
- 6.4.3. The prize is as described and cannot be transferred or exchanged for any alternative.
- 6.4.4. The prize is a cash prize, paid in pounds sterling (£) and is paid tax-free.
- 6.4.5. The winners will be contacted using the email address provided on the account within 10 working days after 6 November 2026.
- 6.4.6. The £250 prize will be sent to the winners by a cheque in the post using the address provided on the account.
- 6.4.7. The winners will be contacted only from [marketing@westbrom.co.uk](mailto:marketing@westbrom.co.uk). Entrants should be aware of impersonating or scam email addresses.

6.5. Other information:

- 6.5.1. In the event of unforeseen circumstances, West Brom Building Society can withdraw the prize draw or substitute it with another offer of equal or greater value.
- 6.5.2. Your data will be retained in accordance with West Brom Building Society's Data Retention Policy. Eligibility of this prize draw will not have any impact on your marketing preferences and your previous marketing preferences will be retained.
- 6.5.3. West Brom Building Society's decision in respect of all matters to do with the draw will be final and no correspondence will be entered into.
- 6.5.4. We may ask winners for permission to use their details for marketing purposes, but they don't have to agree.
- 6.5.5. These Terms and Conditions are governed by and construed in accordance with the laws of England and Wales. Any disputes arising in connection with the draw shall be subject to the exclusive jurisdiction of the courts of England and Wales.
- 6.5.6. Any person taking part in this prize draw is deemed to have accepted and agreed to abide by these terms and conditions and West Bromwich Building Society reserves the right to disqualify any entrant if they have reasonable grounds to believe the entrant has breached any of these terms and conditions.
- 6.5.7. West Bromwich Building Society cannot accept responsibility for or liability arising from entrants taking part in the prize draw or for taking up (or not taking up) the prize. West Bromwich Building Society gives no warranty or guarantee in relation to the prize and accepts no responsibility or liability for the prize being amended. To the fullest extent permitted by law, West Bromwich Building Society excludes liability for all loss, damage or claim arising as a result of the participant's entry into the prize draw or use of the prize (save in the case of death or personal injury caused by the negligence of West Bromwich Building Society).

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

Head Office: 2 Providence Place, West Bromwich B70 8AF  
[www.westbrom.co.uk](http://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.

West Bromwich Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Register No: 104877. 'the West Brom' and 'West Brom Building Society' are trading names of West Bromwich Building Society.