



Personal Saver Account

KEY ACCOUNT FEATURES



Key Account Features

This document (“**Key Account Features**”) sets out the key features of the Bank and Clients Plc Personal Saver Account which you are applying for, or already hold. These Key Account Features contain the specific terms which apply to this type of account in addition to the General Terms and Conditions, which you have been provided with. The Key Account Features should be read in conjunction with the General Terms and Conditions, which contain more detailed information about the rights and obligations set out below. Together, the Key Account Features and the General Terms and Conditions form the basis of Our Agreement relating to Your Account. Capitalised terms used but not otherwise defined in this document shall have the meaning given to them in the General Terms and Conditions. In the case of any conflict between the General Terms and Conditions and the product specific terms set out below, these provisions of the Key Account Features will take precedence.

Name of Product	Personal Saver Account
Term of Agreement	Our Agreement carries no fixed term and will continue unless and until we or you decide to cancel or terminate it in accordance with the General Terms and Conditions.
Interest Rate	0.05% on balances below £49,999 0.10% on balances of £50,000 to £85,000 0.25% on balances above £250,000 We may reduce our rates on two months’ notice by issuing a Variation Notice.
Interest Payment Date	Interest you earn on Your Account will be credited to Your Account once a year on or close to 15 October.
Estimated Balance after 1 year based on £1,000 investment	£1,000.50
Minimum opening and ongoing deposit	£1. You must maintain a minimum balance of £1 at all times.
Maximum opening deposit	£85,000
Tax Status	Interest on deposits is currently paid at a gross rate of tax.
“Cooling Off” Period	You have the right to cancel your account within 14 calendar days of opening it in accordance with the General Terms and Conditions.
Joint Accounts	You may hold Your Account in your sole name or jointly with another person in accordance with the General Terms and Conditions.
Withdrawal or Closure Notice Period	In order to make a withdrawal from Your Account you must send us a signed withdrawal form by post.