



## **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.

<b>Name of Product</b>	Personal Saver Account
<b>Term of Agreement</b>	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.
<b>Interest Rate</b>	0.15%. We may reduce our rates on two months’ notice by issuing a Variation Notice.
<b>Interest Payment Date</b>	Interest you earn on Your Account will be credited to Your Account once a year on or close to 15 October.
<b>Deposits</b>	You may make deposits into Your Account by cheque or bank transfer in accordance with the General Terms and Conditions.
<b>Minimum opening and ongoing deposit</b>	£1. You must maintain a minimum balance of £1 at all times.
<b>Maximum deposit*</b>	£85,000
<b>Estimated Balance after 1 year based on £1,000 investment</b>	£1,001.50
<b>Tax Status</b>	Interest on deposits is currently paid at a gross rate of tax.
<b>“Cooling Off” Period</b>	You have the right to cancel your account within 14 calendar days of opening it in accordance with the General Terms and Conditions.
<b>Withdrawal or Closure Notice Period</b>	In order to make a withdrawal from Your Account you must send us a signed withdrawal form by post.
<b>Joint Accounts</b>	You may hold Your Account in your sole name or jointly with another person in accordance with the General Terms and Conditions.
<b>Annual Equivalent Rate (AER)</b>	0.15%

\* All your eligible deposits at B&C are “aggregated” and the total, which is protected by the Financial Services Compensation Scheme (“FSCS”), is subject to a limit of £85,000 or £170,000 for joint accounts