



# summary of accounts

This is a summary of the Savings Accounts offered. It should be read in conjunction with the individual account information terms and conditions.

**Earl Shilton**  
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## Summary Box: Key Product Information for our Savings Accounts

Account name	Cash ISA – 90 Days Notice (incorporating TESSA ISA)
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Tax Free – The favourable tax treatment is not guaranteed and is based on current legislation
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	To avoid loss of interest, 90 days notice of all withdrawals is required
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Cash ISA – Instant Access
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Tax Free – The favourable tax treatment is not guaranteed and is based on current legislation
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	Instant access
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Regular Monthly Saver
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	If more than 2 withdrawals per year then the account is closed (1st March – last day of February) without notice
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Heritage - over 50s no notice
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	Minimum balance £1000, no more than 4 withdrawals per year
Withdrawal arrangements	Minimum withdrawal £250. 4 withdrawals per year (1st March – last day of February) without notice
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Child Trust Fund
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Tax Free – The favourable tax treatment is not guaranteed and is based on current legislation
Conditions for bonus payment	Additional £240 per year paid in, no bonus after the end of the second year
Withdrawal arrangements	No withdrawals, account can be transferred or closed when child reaches 18
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Foundation - under 21s only
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	3 withdrawals per year (1st March – last day of February) no notice, minimum balance £250 must be left in the account
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Select 120 - 120 days notice
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	To avoid loss of interest, 120 days notice of withdrawal is required. A minimum balance of £500 must be left in the account
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Capital 90 - 90 days notice
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	To avoid loss of interest, 90 days notice of withdrawal is required unless a balance of £20,000 is retained. A minimum balance of £500 must be left in the account
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Monthly Income – 90 days notice
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	To avoid loss of interest, 90 days notice of withdrawal is required. A minimum balance of £1000 must be left in the account
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Double Top shares
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	This account does not offer a bonus or have any penalties
Withdrawal arrangements	Instant access
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Extra Yield – 180 days notice after 6 months
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	No withdrawals are allowed within the first 6 months and then to avoid loss of interest 180 days notice is required. A minimum balance of £100 must be left in the account
Access	Branch

## Summary Box: Key Product Information for our Savings Accounts

Account name	Early Saver – under 18s only
Interest rates (AERs)	Interest rates are calculated daily and are variable. See separate leaflet for current rates
Tax status	Interest will be paid 'net', unless you are entitled to receive it 'gross' and you complete and let us have the HM Revenue & Customs Form R85/R105
Conditions for bonus payment	This account does not offer a bonus
Withdrawal arrangements	Instant access
Access	Branch

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