

## Summary Box

### Key Product Information for our Savings Accounts

|                                     |  |
|-------------------------------------|--|
| <b>Account Name</b>                 | Regular Saver (Issue 4)  |
| <b>Interest rates (AERs)</b>        | Variable<br>Please see main product page for details   |
| <b>Tax Status</b>                   | Net, other than for non-tax payers who have submitted a valid HMRC R85 form who will receive interest gross  |
| <b>Conditions for bonus payment</b> | Includes an introductory bonus of 2.40% for the first 12 months from account opening. This bonus will not be payable if more than one withdrawal is made in the first 12 months  |
| <b>Withdrawal arrangements</b>      | <p>One withdrawal can be made in the first 12 months without notice, loss of interest or charge. Four withdrawals per calendar year thereafter can be made without notice, loss of interest or charge. If you make more than one withdrawal in the first 12 months or more than four withdrawals in any calendar year thereafter, the interest rate payable on the remaining balance for that calendar year will be equivalent to the Society's Extra Ordinary Account rate (see separate interest rate sheet for details). All amounts withdrawn will be paid by the Faster Payments Service to your nominated bank account.</p> <p>Withdrawals may be made against a cheque on the 6<sup>th</sup> working day after it has been paid in.</p> |
| <b>Access</b>                       | Telephone only.  |