

## Savings Account

<b>Summary Box</b>	
Key Product Information for our Savings Accounts	
<b>Account Name</b>	<b>Minster Spire / Teachers Direct</b>
<b>Interest rates (AERs)</b>	Variable Please see main product page on our website <a href="http://www.teachersbs.co.uk">www.teachersbs.co.uk</a>
<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>	N/A
<b>Withdrawal arrangements</b>	Withdrawals can be made at any time without notice or loss of interest. Closures can be made at any time with no loss of interest. Amounts withdrawn can be paid by BACS transfer to your nominated bank account or by cheque.  Withdrawals may be made against a cheque on the 6th working day after it has been paid in.
<b>Access</b>	Postal Only

• Minimum opening balance of £500