

# About your application

Account name	Personal Notice Account				
What is the interest rate?	<b>35 Day Notice (Issue 4)</b> <b>0.70%</b> Interest rate (Gross PA/AER*) Balance of £10,000 or above		<b>Balances falling below £10,000</b> <b>0.10%</b> Interest rate (Gross PA/AER*) Balance of £9,999.99 or below		
	Note, accrued interest is calculated daily and is paid into the Notice Account annually on 30th June. The interest rates shown are managed rates**. *AER stands for Annual Equivalent Rate. It illustrates what the interest rate would be if interest were paid and added each year. Please note, interest is compounded. Gross PA means Gross Per Annum, i.e. before tax is deducted (at the legal rate).				
Can Close Brothers Savings change the interest rate?	Yes, the Notice Account rate **(Managed rate) can be changed at any time, however, we must give you at least one month's written notice of any reduction in rate. See clause 7 of the Product Terms and Conditions.				
What would the estimated balance be after 12 months based on a £10,000 deposit?	Term	Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months
	35 Days	£10,000.00	0.70%	£70.00	£10,070.00
		£1,000.00	0.10%	£1.00	£1,001.00
	Interest is accrued daily and is payable into your notice account annually on 30th June. Illustration based on the initial deposit shown being deposited at the time the account is opened, no further deposits or withdrawals are made and there is no change to the applicable interest rate during the 12 month period. This projection is provided for illustrative purposes only and does not take into account individual circumstances.				
How do I open and manage my account?	Apply online. The minimum opening deposit is £10,000 and the maximum is £2 million. You can pay money into your account by cheque or electronic bank transfer (details are on this form). You may also place additional funds, ensuring they do not exceed the maximum balance. To manage your account, simply login, call or write to us.				
Can I withdraw money?	Yes. You may place a notice instruction to withdraw funds at any time using your online account, in writing or over the telephone. Your funds will then be repaid following completion of the applicable notice period. Once placed, notice cannot be cancelled. If your balance falls below £10,000, interest will be set at 0.10% Gross P.A. (variable) until the balance meets or exceeds £10,000.				
Additional Information	Tax information We do not currently deduct tax from any interest paid to you. Tax benefits depend on individual circumstances and could change in the future.				