

# About your application

Account name	Personal Notice Account																								
What is the interest rate?	<table border="1" data-bbox="587 497 1390 656"> <tr> <td>95 Day Notice Account (Issue 14)</td> <td colspan="4">Balances falling below £10,000</td> </tr> <tr> <td><b>4.70%</b></td> <td colspan="4"><b>1.00%</b></td> </tr> <tr> <td>Interest rate (Gross PA/AER*)</td> <td colspan="4">Interest rate (Gross PA/AER*)</td> </tr> <tr> <td>Balance of £10,000 or above</td> <td colspan="4">Balance of £9,999.99 or below</td> </tr> </table> <p>The minimum opening deposit for this account is £10,000.</p> <p>Note, accrued interest is calculated daily and is paid into the Notice Account annually on 30 June. The interest rates shown are managed rates**.</p> <p>* 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).</p> <p>**Managed rates refer to a variable rate that we can change at any time, however, we must give you at least 14 days' notice of any reduction in rate.</p>					95 Day Notice Account (Issue 14)	Balances falling below £10,000				<b>4.70%</b>	<b>1.00%</b>				Interest rate (Gross PA/AER*)	Interest rate (Gross PA/AER*)				Balance of £10,000 or above	Balance of £9,999.99 or below			
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Can Close Brothers Savings change the interest rate?	<p>Yes, the managed interest rate on this account is variable, this means we may increase or decrease the rate of interest at any time.</p> <p>For example, we might review the interest rate on this account if the Bank of England base rate changes.</p> <p>If the change is favourable to you, such changes may be made without notice.</p> <p>For interest rate reductions, we must give you at least 14 days' notice. For more information please see clause 10 of the Product Terms and Conditions.</p>																								
What would the estimated balance be after 12 months based on a £10,000 deposit?	<table border="1" data-bbox="587 1258 1390 1357"> <thead> <tr> <th>Term</th> <th>Initial deposit</th> <th>Interest rate</th> <th>Interest earned after 12 months</th> <th>Estimated balance after 12 months</th> </tr> </thead> <tbody> <tr> <td>95 Day</td> <td>£10,000.00</td> <td>4.70%</td> <td>£470.00</td> <td>£10,470.00</td> </tr> </tbody> </table> <p>Balances falling below £10,000</p> <table border="1" data-bbox="587 1406 1390 1442"> <tbody> <tr> <td></td> <td>£1,000.00</td> <td>1.00%</td> <td>£10.00</td> <td>£1,010.00</td> </tr> </tbody> </table> <p>Interest is accrued daily and is payable into your Notice Account annually on 30 June.</p> <p>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.</p>					Term	Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months	95 Day	£10,000.00	4.70%	£470.00	£10,470.00		£1,000.00	1.00%	£10.00	£1,010.00					
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How do I open and manage my account?	<p>You must be a UK resident and aged 18 or over. This account can be applied for online.</p> <p>The minimum opening deposit is £10,000 and the maximum is £2 million.</p> <p>You can send us your funds by electronic transfer from your nominated bank account. Single or multiple electronic bank transfers can be used to send us your deposit.</p> <p>You may also place additional funds, ensuring they do not exceed the maximum balance.</p> <p>Managing your account is easy, simply login to your online account. Alternatively, you can call or write to us.</p>																								

Can I withdraw money?	<p>Yes, you may place a notice instruction to withdraw funds at any time using your online account, in writing or over the telephone.</p> <p>Your funds will then be repaid following completion of the applicable notice period.</p> <p>Once placed, notice cannot be cancelled.</p> <p>If your balance falls below £10,000, interest will be set at 1.00% Gross P.A. (variable) until the balance meets or exceeds £10,000.</p> <p>If your account is closed before a scheduled interest payment, any accrued interest will be added to the account and the total balance will then be paid into your nominated bank account.</p>
Additional information	<p>Tax information</p> <p>Close Brothers Savings does not currently deduct tax from any interest paid to you. Tax benefits depend on individual circumstances and could change in the future.</p>