

About your application

Account name	Easy Access Account																
What is the interest rate?	<table border="1" data-bbox="587 495 1390 656"> <tr> <td>Easy Access Account (Issue 3)</td> <td>Balances falling below £10,000</td> </tr> <tr> <td>5.00%</td> <td>1.00%</td> </tr> <tr> <td>Interest rate (Gross PA/AER*)</td> <td>Interest rate (Gross PA/AER*)</td> </tr> <tr> <td>Balance of £10,000 or above</td> <td>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 Easy Access Account annually on the anniversary date your Account is opened. 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>	Easy Access Account (Issue 3)	Balances falling below £10,000	5.00%	1.00%	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 11 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 1283 1390 1384"> <thead> <tr> <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>£10,000.00</td> <td>5.00%</td> <td>£500.00</td> <td>£10,500.00</td> </tr> </tbody> </table> <table border="1" data-bbox="587 1400 1390 1469"> <thead> <tr> <th colspan="4">Balances falling below £10,000</th> </tr> </thead> <tbody> <tr> <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 Easy Access Account annually on the anniversary date your Account is opened.</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>	Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months	£10,000.00	5.00%	£500.00	£10,500.00	Balances falling below £10,000				£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 years 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>We must receive the minimum opening deposit within 10 calendar days of accepting your application. If you miss the funding window, you will need to reapply and be subject to the new interest rates and terms available at the time.</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 and submit a secure message.</p>																

Can I withdraw money?	<p>Yes, you can request to withdraw funds at any time, without incurring any fees or charges.</p> <p>You can submit your instruction using your online account. Your funds will be repaid by the end of the next business day.</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>