

About your application

Account name	Easy Access Account															
What is the interest rate?	<table><tr><th colspan="2">Easy Access Account (Issue 9)</th><th colspan="2">Balances falling below £10,000</th></tr><tr><td colspan="2">3.85%</td><td colspan="2">1.00%</td></tr><tr><td colspan="2">(Gross PA/AER*)</td><td colspan="2">(Gross PA/AER*)</td></tr></table> <p>Interest earned is calculated daily and paid yearly into your Easy Access Account on the anniversary of the account opening. Interest is compounded, meaning it is calculated on both the initial deposit and any interest previously earned.</p> <p>* AER stands for Annual Equivalent Rate and illustrates the interest rate you would earn from a savings account over the course of a year, and it takes any compounding of interest into account. Gross PA means Gross Per Annum, which shows the interest rate payable without tax deducted.</p>				Easy Access Account (Issue 9)		Balances falling below £10,000		3.85%		1.00%		(Gross PA/AER*)		(Gross PA/AER*)	
Easy Access Account (Issue 9)		Balances falling below £10,000														
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Can Close Brothers Savings change the interest rate?	<p>Yes, the interest rate is variable, so it can go up or down at any time. If the rate increases we may not provide notice. If we lower the interest rate, we'll let you know at least 14 days before it happens.</p> <p>This is outlined in your product terms and conditions, for further information please see section A clause 17 of the General Terms and Conditions.</p>															
What would the estimated balance be after 12 months based on a £10,000 deposit?	<table><tr><th>Initial deposit</th><th>Interest rate</th><th>Interest earned after 12 months</th><th>Estimated balance after 12 months</th></tr><tr><td>£10,000.00</td><td>3.85%</td><td>£385.00</td><td>£10,385.00</td></tr></table> <p>Balances falling below £10,000:</p> <table><tr><td>£1,000.00</td><td>1.00%</td><td>£10.00</td><td>£1,010.00</td></tr></table> <p>This example assumes:</p> <ul style="list-style-type: none">You deposit money when you open the accountYou don't add more moneyYou don't withdraw any moneyThe interest rate doesn't change. <p>Please note: Individual circumstances are not considered.</p>				Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months	£10,000.00	3.85%	£385.00	£10,385.00	£1,000.00	1.00%	£10.00	£1,010.00
Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months													
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<p>How do I open and manage my account?</p>	<p>Opening the account</p> <p>To apply you and any joint applicants must meet all of the following:</p> <ul style="list-style-type: none"> • You live in the UK • You're aged 18 or over • You're applying for a personal savings account, not on behalf of a business • You're paying in between £10,000 and £2 million per account • You're happy to apply for and manage this account online only • You have a valid email address and at least one valid UK phone number • You're able to send the minimum opening deposit within 10 days (if this window is missed, you may need to reapply for the new terms and interest rates available at the time). <p>If you pay in £10,000 or more within 10 days of opening your account you will earn the full rate of interest. However, if you pay into your account after 10 days or you pay in less than £10,000, you'll receive a reduced interest rate.</p> <p>You can send us your money by cheque or electronic transfer from your nominated bank account. Single or multiple electronic bank transfers can be used to send us your deposit. You can add more money into your account at any time as long as you do not exceed the maximum account balance of £2 million.</p> <p>Managing the account</p> <p>Managing your account is easy, simply log in to your online account and submit a secure message.</p>
<p>Can I withdraw Money?</p>	<p>Yes, you can withdraw money anytime without penalty. Just submit a request through your online account, and you'll get the money by the end of the next business day.</p> <p>If your balance drops below £10,000, the interest rate will be 1.00% until it meets or exceeds £10,000.</p> <p>If you close your account before the interest is paid, any earned interest will be added to your balance and sent to your nominated bank account.</p>