

About your application

Account name	95 Day Notice Account (Issue 15)																				
What is the interest rate?	<table border="1" data-bbox="584 523 1383 680"> <tr> <td data-bbox="584 523 986 579"> Balance of £10,000 or more </td><td data-bbox="986 523 1383 579"> Balance falling below £10,000 </td></tr> <tr> <td data-bbox="584 579 986 635"> 4.10% </td><td data-bbox="986 579 1383 635"> 1.00% </td></tr> <tr> <td data-bbox="584 635 986 680"> AER/Gross PA* </td><td data-bbox="986 635 1383 680"> AER/Gross PA* </td></tr> </table> <p data-bbox="584 714 1383 810">Interest earned is calculated daily and paid yearly into your Notice Account on 30 June. Interest is compounded, meaning it is calculated on both the initial deposit and any interest previously earned.</p> <p data-bbox="584 822 1383 979">*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>					Balance of £10,000 or more	Balance falling below £10,000	4.10%	1.00%	AER/Gross PA*	AER/Gross PA*										
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Can Close Brothers Savings change the interest rate?	<p data-bbox="584 1046 1383 1140">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 30 days before it happens.</p> <p data-bbox="584 1152 1383 1215">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="584 1271 1414 1450"> <thead> <tr> <th data-bbox="584 1271 679 1372">Term</th><th data-bbox="679 1271 827 1372">Initial deposit</th><th data-bbox="827 1271 975 1372">Interest rate</th><th data-bbox="975 1271 1240 1372">Interest earned after 12 months</th><th data-bbox="1240 1271 1414 1372">Balance after 12 months</th></tr> </thead> <tbody> <tr> <td data-bbox="584 1372 679 1450">95 Day</td><td data-bbox="679 1372 827 1450">£10,000.00</td><td data-bbox="827 1372 975 1450">4.10%</td><td data-bbox="975 1372 1240 1450">£410.00</td><td data-bbox="1240 1372 1414 1450">£10,410.00</td></tr> </tbody> </table> <p data-bbox="584 1484 938 1518">Balance falling below £10,000:</p> <table border="1" data-bbox="584 1545 1414 1623"> <tr> <td data-bbox="584 1545 679 1623">95 Day</td><td data-bbox="679 1545 827 1623">£1,000.00</td><td data-bbox="827 1545 975 1623">1.00%</td><td data-bbox="975 1545 1240 1623">£10.00</td><td data-bbox="1240 1545 1414 1623">£1,010.00</td></tr> </table> <p data-bbox="584 1646 859 1680">This example assumes:</p> <ul data-bbox="600 1691 1140 1866" style="list-style-type: none"> <li data-bbox="600 1691 1140 1724">• You deposit money when you open the account <li data-bbox="600 1736 1140 1769">• You don't add more money <li data-bbox="600 1781 1140 1814">• You don't withdraw any money <li data-bbox="600 1825 1140 1859">• The interest rate doesn't change. <p data-bbox="584 1877 1240 1911">Please note: Individual circumstances are not considered.</p>						Term	Initial deposit	Interest rate	Interest earned after 12 months	Balance after 12 months	95 Day	£10,000.00	4.10%	£410.00	£10,410.00	95 Day	£1,000.00	1.00%	£10.00	£1,010.00
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How do I open and manage my account?	<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, and are comfortable with your funds being returned after the required notice period has been completed• You have a valid email address and at least one valid UK phone number. <p>If you pay in £10,000 or more you will earn the full rate of interest. However, if 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, call or write to us.</p>
Can I withdraw money?	<p>Yes, you can request to withdraw your money providing the correct notice of 95 days has been submitted to us. You can do this through your online account, by phone or in writing.</p> <p>Your money will be returned after the required notice period has been completed. Once you've submitted a withdrawal notice, it cannot be cancelled.</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>