

Cash ISA Saver interest rates

Rates available from 23 August 2016

| Interest tiers | Variable annual interest with 12 month bonus | Variable annual interest without 12 month bonus |
|----------------|--|---|
| | Tax free %/AER % | Tax free %/AER % |
| £1+ | 0.50% | 0.05% |

Accounts opened will receive a fixed introductory bonus of 0.45% tax free payable for 12 months from the date of account opening.

- Instant access with a variable rate of interest
- Open with just £1 or more
- Easy to make regular deposits by standing order
- Move any of your other cash ISA's into this one
- We will write to you before your bonus expires with more information about your options and how to get in touch
- At the end of the 12 month period the variable rate without bonus of 0.05% tax free payable will apply
- Interest is paid annually on 31 March
- For this account we issue statements annually

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Tynetalk) or Textphone on **0345 835 3843** (lines are open 24 hours a day, seven days a week).

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0203 284 1575**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

Rates can change at any time and you should check the current interest rate before applying for the account.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Tax free is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on your individual circumstances and may change.

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Information correct as of 23 August 2016.

Local banking
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