

Key Product Summary

Account name	Interest rate
60 Day Account	4.34% AER/Gross*

Access to your money	Interest paid	Interest earned on balances of
Anytime, with a penalty if you do not give notice	31 st December	£500-£150,000

Age requirement	Type of rate	Maximum balance
18+	Variable	£500,000

Restrictions

You must have been an existing customer for the last 12 months

Is this the right product for you?

*AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once each year. The **gross rate** is the interest rate payable before tax.



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Key Product Information

60 Day Account

	Balance	Interest earned
	£500-£150,000	4.34% AER/Gross*, per annum
	£150,000.01+	0.00% AER/Gross*, per annum
What is the interest rate?	<p>We calculate the interest daily and pay it annually on 31st December. Interest will be added to your account.</p> <p>You can save up to £500,000 in this account but you will not earn any extra interest if you save over £150,000.</p> <p>*AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once each year. The gross rate is the interest rate payable before tax.</p>	
Can Bath Building Society change the interest rate?	<p>The interest rate is variable, so it can go up or down at any time.</p> <p>For more details about why we might change the rate, you should read your Savings Terms and Conditions.</p>	
What would the estimated balance be after 12 months based on a £1,000 deposit?	<p>£1,043.40</p> <p>This would be the balance after 12 months if £1,000 was paid in, all interest was paid back into the account, there was no change to the interest rate and no money was taken out or paid in.</p> <p>This is just an example to help you compare accounts. It does not take into account what you may do with the money in your account.</p>	
How do I open and manage my account?	<p>You must be a UK resident for tax purposes to open this account. You must also have held a mortgage or savings account with us for at least 12 months.</p>	



Can I withdraw money?

You cannot have less than **£500** in the account at any time. If you have less than **£500** in your account for **30 days or more**, we will change your account to an Instant Access account. You can find more information on our Instant Access account on our website.

You can open an account on our **website**, using our **Mobile App**, or by visiting one of our **Branches** in Bath.

You can manage the accounts you hold with us through **Bath Online**, or by using our **Mobile App**. You can register for **Bath Online** on our website, and you can register for the **Mobile App** on your smartphone.

You only need one signature to sign for changes or withdrawals on a joint account.

This is a **restricted access** account. **If you let us know 60 days before you want to take your money, we will not charge your account.**

The charge is the same as 60 days' interest on the money you withdraw from your account. If your money has not earned enough interest, we will take the charge from your balance at the end of the year.

You can withdraw cash whenever you wish in a **Branch**, **but we will charge your account if you do not let us know 60 days before you need it.** You have the option of withdrawing up to a maximum of £500 without telling us first, but you will be charged **60 days' interest** if you do this. Or if you tell us first, you can withdraw up to £2,000.

You can withdraw by cheque from our Branches anytime, **but we will charge your account if you do not let us know 60 days before you need it.** There is no limit to how much you can withdraw.

You can also ask us to make a faster payment to your nominated account. This can be done on **Bath Online**, through the **Mobile App**, in a **Branch**, or you can contact us.

You can only have **one nominated account**. You should choose the best account for your money to be paid in to.

We will charge your account if you do not let us know 60 days before you need it.

**Additional
information**

You can withdraw up to **£50,000** via the **Mobile App** or **Bath Online**. If you need access to more funds, please contact us for further details.

We do not give passbooks for accounts opened through Bath Online or the Mobile App. You can let us know if you would like a passbook by contacting our Customer Support department.

You can only have one of these accounts.

This account is protected by the **Financial Services Compensation Scheme (FSCS)**. You should read your FSCS Information and Exclusions sheet for more information about how your money is protected.

This account is a **savings account**, which means it is meant to be used to help you save money for when you need it. It is not intended for making day-to-day transactions.

You should read your **Savings Terms & Conditions** to fully understand how your account works.

We can close an account at any time if you don't use the account as intended, or if you act inappropriately, such as abusive behaviour.

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