

## **Key Product Summary**

name	Interest rate
Account	4.34% AER/Gross*
Interest paid	Interest earned on balances of
31 <sup>st</sup> December	£500-£150,000
Type of rate	Maximum balance
Variable	£500,000
Restrictions	
	Account Interest paid 31 <sup>st</sup> December Type of rate Variable

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.





## Key Product Information 60 Day Account

	Balance	Interest earned
	£500-£150,000	<b>4.34%</b> AER/Gross*, per annum
What is the interest rate?	£150,000.01+	0.00% AER/Gross*, per annum
	We calculate the interest de December. Interest will be d	aily and pay it annually on 31 <sup>st</sup> added to your account.
	You can save up to £500,00 earn any extra interest if yo	00 in this account but you will not ou save over £150,000.
	interest rate would be if int	uivalent Rate and shows what the erest was paid and compounded rate is the interest rate payable
Can Bath Building Society change the interest rate?	The interest rate is <b>variable</b> time.	e, so it can go up or down at any
	For more details about why we might change the rate, you should read your <b>Savings Terms and Conditions.</b>	
	£1,043.40	
What would the estimated balance be after 12 months based on a £1,000 deposit?	in, all interest was paid bac	after 12 months if £1,000 was paid k into the account, there was no and no money was taken out or
		<b>elp you compare accounts</b> . It does you may do with the money in
How do I open and manage my account?		for tax purposes to open this ve held a mortgage or savings : 12 months.

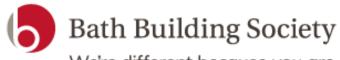
Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Registration No. 206026. Telephone calls may be recorded to help the Society maintain high standards of service.



We're different because you are

	You cannot have less than <b>£500</b> in the account at any time. If you have less than <b>£500</b> in your account for <b>30 days or more</b> , 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 <b>website,</b> using our <b>Mobile App</b> , or by visiting one of our <b>Branches</b> in Bath.
	You can manage the accounts you hold with us through <b>Bath</b> <b>Online</b> , or by using our <b>Mobile App</b> . You can register for <b>Bath</b> <b>Online</b> on our website, and you can register for the <b>Mobile</b> <b>App</b> on your smartphone.
	You only need one signature to sign for changes or withdrawals on a joint account.
Can I withdraw money?	This is a <b>restricted access</b> account. <b>If you let us know 60 days before you want to take your money, we will not charge your account</b> .
	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 <b>Branch</b> , <b>but</b> 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 <b>60 days' interest</b> 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, <b>but</b> 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 <b>Bath Online</b> , through the <b>Mobile App</b> , in a <b>Branch,</b> or you can contact us.
	You can only have <b>one nominated account</b> . 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.

Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Registration No. 206026. Telephone calls may be recorded to help the Society maintain high standards of service.



We're different because you are

	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.
Additional information	<ul> <li>You can only have one of these accounts.</li> <li>This account is protected by the Financial Services</li> <li>Compensation Scheme (FSCS). You should read your FSCS Information and Exclusions sheet for more information about how your money is protected.</li> <li>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.</li> <li>You should read your Savings Terms &amp; Conditions to fully understand how your account works.</li> <li>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.</li> </ul>

Version: November 2023

Email: savings@bibs.co.uk Live Chat: <u>www.bathbuildingsociety.co.uk</u> Call: 01225 423271 Head Office: 15 Queen Square, Bath BA1 2HN



Protected