

Key Product Summary

Account name	Interest Rate
Homestart Regular Saver	4.89% AER/Gross*

Access to your money	Interest paid	Interest earned on balances of
Anytime, without penalty twice a year	31 st December	£1-£57,000

Age requirement	Type of rate	Maximum deposit
18-34	Variable	£250 each month

Restrictions	
Can only have one of these accounts	Must pay in money every month

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

Homestart Regular Saver

	Balance	Interest earned
	£1-£57,000	4.89% 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 cannot have more than £57,000 in your account.</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 & Conditions.</p>	
What would the estimated balance be after 12 months based on depositing £50 every month?	<p>£615.96</p> <p>This would be the balance after 12 months if £50 was paid in every month, 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 can open it with as little as £50.</p> <p>You must pay between £50 and £250 into the account every month. If not, we will change your account to an Instant Access.</p> <p>If you pay too much money into your account, we will let you know and return your payment. If you pay too much money into your account a second time, we will change your</p>	

	<p>account to an Instant Access. You can find out more about the Instant Access account on our website.</p> <p>You can open an account on our website, on our Mobile App, or by visiting one of our Branches in Bath.</p> <p>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.</p>
Can I withdraw money?	<p>This is an instant access account. You can take out money whenever you wish in a Branch, up to a maximum of £500 without telling us first. If you tell us first, you can withdraw up to £2,000 the next day.</p> <p>You can withdraw money from this account twice a year. If you withdraw money again after that, we will change your account to an Instant Access. You can find out more about the Instant Access account on our website.</p> <p>You can withdraw by cheque from our Branches. There is no limit to how much you can withdraw.</p> <p>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, or in a Branch.</p> <p>You can only have one nominated account. You should choose the best account for your money to be paid in to.</p> <p>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.</p>
Additional information	<p>You can only have one of these accounts.</p> <p>We will write to you at least 14 days before your 35th birthday to let you know what accounts we have for you. If we do not hear from you, the account will become an Instant Access when you turn 35.</p> <p>After 12 months, you can have a free arrangement fee and £500 cashback when you complete on a residential Bath Building Society mortgage. You will still have to pay for the valuation, administration and completion fees. You cannot take this offer if you are not completing on a residential mortgage.</p>

You will need to pass all our standard mortgage checks to take this offer. You must use the offer before your 37th birthday, or within 2 years after you close the account.

We will pay the cashback into your nominated bank account by next day faster payment.

If we change your account to an Instant Access, you cannot open another Homestart Regular Saver for 12 months.

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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