

Savings Account tariff for personal customers

Interest rate and charges.

Signature Savings Account			
	Gross* (% p.a.)	AER# (%)	You may only open a Signature Savings Account if you have a Signature Current Account with us in the same name(s). The Signature Savings Account will remain open, provided the Signature Current Account is maintained as described in the Terms and Conditions. Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter.
£100,000 and over	0.75	0.75	
£50,000 – £99,999	0.55	0.55	
£25,000 – £49,999	0.35	0.35	
£0 – £24,999	0.25	0.25	
Instant Savings Account			
Account Balance	Gross* (% p.a.)	AER# (%)	Minimum balance required to open and maintain this account is £1.
£100,000 and over	0.10	0.10	Interest is calculated on the cleared credit balance on a daily basis. Interest is applied quarterly on the last business day in March, June, September and December.
£50,000 – £99,999	0.10	0.10	
£25,000 – £49,999	0.10	0.10	
£10,000 – £24,999	0.10	0.10	
£5,000 – £9,999	0.10	0.10	
£250 – £4,999	0.10	0.10	
£1 – £249	0.10	0.10	
Jumpstart Savers Account			
Account Balance	Gross* (% p.a.)	AER# (%)	Minimum deposit required to open and maintain this account is £1.
£1,000 and over	0.55	0.55	Interest is calculated on the cleared credit balance on a daily basis. Interest is applied quarterly on the last business day in March, June, September and December. If you have a card on your account there is currently no charge for over the counter withdrawals made without using it.
£500 – £999	0.50	0.50	
£250 – £499	0.25	0.25	
£1 – £249	0.10	0.10	
Headstart Savers Account			
Account Balance	Gross* (% p.a.)	AER# (%)	Minimum deposit required to open and maintain this account is £1.
On all credit balances	1.50	1.51	The gross interest rate payable is 1% above the Bank of England base rate, which is currently 0.50% The rates will be changed on the first business day following any Bank of England base rate change. Interest on credit balances will be calculated on a daily basis at the prevailing rate applicable and credited to your Account on the last Business Day of each quarter in March, June, September and December. Withdrawals require 95 days' notice. Withdrawals without 95 days' notice are not permitted under any circumstances except in the event of the death of an Account Holder.
40 Day Notice Account			
Account Balance	Gross* (% p.a.)	AER# (%)	Minimum deposit required to open and maintain this account is £500.
£1,000,000 and over	0.85	0.85	Interest on credit balances will be calculated on a daily basis at the prevailing rate applicable and credited to your Account on the last Business Day of each quarter in March, June, September and December. Withdrawals require 40 days' notice. Withdrawals without 40 days notice are not permitted under any circumstances except in the event of the death of an Account Holder (or one of them if a joint account). Once such a withdrawal has been made, the Account will be closed.
£100,000 – £999,999	0.60	0.60	
£0 – £99,999	0.25	0.25	
Savings Account Plus			
	Gross* (% p.a.)	AER# (%)	Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter. You may only open a Savings Account Plus if you have a Current Account Plus, Current Account Direct or Current Account Control with us in the same name(s). The Savings Account Plus will remain open, provided the Current Account Plus, Current Account Direct or Current Account Control is maintained as described in the Terms and Conditions.
On all credit balances	0.10	0.10	

Continued overleaf...

Charges for our Most Common Additional Services		
Bankers Draft (up to & including £100,000)		£30.00 per draft
Cheques you receive which are returned unpaid		Free
Inward Foreign Payments		
Paid to customer's account with this Bank Up to £100 (or equivalent)		No Charge
Over £100 (or equivalent)		£7.00
Copies of confirmations/advices		£5.00 per item
Debit Card Transactions		
Fees		
Foreign Cash Fee	3.75% of transaction value, Min £1.50	These fees apply if you use a card where the card transaction is made using an ATM or supplier based overseas in any currency including sterling.
Foreign Purchase Fee	2.75% of transaction value, Min £1.50	
Limits		
	Cash	International Purchases
Debit MasterCard Online Contactless	£350 per day	£5,000 per day
Debit MasterCard Online Non-Contactless	£350 per day	£5,000 per day
Debit MasterCard Contactless	£500 per day	£10,000 per day

If you are unsure as to your debit card type (limits), please refer to your card carrier or branch.

Daily Cash Limits apply to withdrawals in the UK or abroad. Higher cash amounts may be available over a bank counter. International purchase limits apply if a card is used outside the UK. Other limits may apply to certain types of transactions from time-to-time.

Important Information

Interest Rate Definitions

* **Gross Rate** - Gross Rate interest is the interest payable without taking account of any tax payable. From 6th April 2016 we will no longer deduct tax from the interest earned on your savings, following the introduction of a Personal Savings Allowance. If you earn interest over your Personal Savings Allowance you will be required to pay any tax due yourself directly to HM Revenue and Customs. If you would like to read more about your Personal Savings Allowance, please visit the Government website www.gov.uk.

AER (Annual Equivalent Rate) - AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Rates of interest are subject to variation but are correct as at 1st October 2013. You can find out about our current interest rates:

- on notices in branches
- by phoning our helpline on 0800 20 21 22†
- on our website www.ybonline.co.uk

† Calls to telephone numbers may be recorded or monitored for security or training purposes.

The newspapers we usually use to notify interest rate changes are: The Daily Mail and The Yorkshire Post.

Changes to the account interest and fees will be notified in accordance with the Terms and Conditions.

This Tariff details the most common charges associated with Yorkshire Bank current accounts and linked savings accounts. Details of charges for any additional services will be given before the additional service is provided.

For full details of accounts available from Yorkshire Bank, Clydesdale Bank and the team at B, or to obtain a copy of the Terms & Conditions, please call our helpline on 0800 20 21 22†. You can also find these documents online at: www.ybonline.co.uk, www.cbonline.co.uk or www.youandb.co.uk. Alternatively you can contact your local branch for further details.

B products and services are provided by Clydesdale Bank PLC trading as Yorkshire Bank.

**This document is available in large print, Braille and audio.
Please speak to a member of staff for details.**

ybonline.co.uk

Important information about compensation arrangements.

Details on the protection of eligible deposits and deposits excluded from the scheme can be found on the FSCS website at www.FSCS.org.uk.

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