

# About your application

Account name	Fixed Rate Bond				
What is the interest rate?	1 Year Fixed Rate Bond		2 Year Fixed Rate Bond		
	4.11%		4.05%		
	Interest rate (Gross PA/AER*)		Interest rate (Gross PA/AER*)		
	3 Year Fixed Rate Bond		5 Year Fixed Rate Bond		
	4.10%		4.15%		
	Interest rate (Gross PA/AER*)		Interest rate (Gross PA/AER*)		
	<p>Interest is not compounded on this account. Interest earned is calculated daily and paid yearly into your nominated bank account, or into a holding account at the end of the fixed term, depending on your instructions.</p> <p>*AER stands for Annual Equivalent Rate and illustrates the interest rate you would earn from a savings account over the course of a year, and it takes any compounding of interest into account. Gross PA means Gross Per Annum, which shows the interest rate payable without tax deducted.</p>				
Can Close Brothers Savings change the interest rate?	<p>No, the interest rate is fixed and won't change during the term.</p> <p>We'll pay the advertised interest rate if your full deposit is received within 10 days (if this window is missed, you may need to reapply for the new terms and interest rates available at the time).</p>				
What would the estimated balance be after 12 months based on a £10,000 deposit?	Term	Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months
	1 Year	£10,000.00	4.11%	£411.00	£10,411.00
	2 Year	£10,000.00	4.05%	£405.00	£10,405.00
	3 Year	£10,000.00	4.10%	£410.00	£10,410.00
	5 Year	£10,000.00	4.15%	£415.00	£10,415.00
	<p>This example assumes:</p> <ul style="list-style-type: none"><li>You deposit money when you open the account</li><li>You don't add more money</li><li>You don't withdraw any money</li><li>The interest rate doesn't change.</li></ul>				
	<p>Please note: Individual circumstances are not considered.</p>				

<b>How do I open and manage my account?</b>	<p><b>Opening the account</b></p> <p>To apply you and any joint applicants must meet all of the following:</p> <ul style="list-style-type: none"> <li>• You live in the UK</li> <li>• You're aged 18 or over</li> <li>• You're applying for a personal savings account, not on behalf of a business</li> <li>• You're paying in between £10,000 and £2 million per account and won't need access to funds during the term of the account</li> <li>• You have a valid email address and at least one valid UK phone number</li> <li>• You're able to send the minimum opening deposit within 10 days (if this window is missed, you may need to reapply for the new terms and interest rates available at the time).</li> </ul> <p>You can send us your money by cheque or electronic transfer from your nominated bank account. Single or multiple electronic transfers can be used to send us your deposit.</p> <p><b>Managing the account</b></p> <p>Managing your account is easy, simply log in to your online account and submit a secure message, call or write to us.</p>
<b>Can I withdraw money before maturity?</b>	<p>No, you can't take money out of the account until the end of the term.</p> <p>Please note, there is no cooling off period for this product.</p>
<b>What happens at maturity?</b>	<p>We'll contact you about 14 days before the term ends to explain your maturity options.</p> <p>If you don't tell us what to do, your money will be transferred to an Easy Access Maturity Account paying a variable rate. Please note the interest rate applied to this account is likely to be lower than other product offerings.</p>