

Summary of savings accounts

Summary Box Key product information for our savings accounts

Account Name	Premier ISA	Branch ISA	Instant Access	Hallmark Access	Investment	Investment Monthly Income	Hallmark 90	Premier Access	Premier 90	Premier 90 Monthly Income	Fixed Rate Savings	Regular Saver	Cash Zone	Ultra Cash	Community Saver
Interest Rates	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.	See separate interest rates leaflet at the back of the Savings brochure.
Tax Status	Tax free.	Tax free.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.	Net of income tax unless a Form R85 is registered.
Conditions for bonus payment	There are no conditions relating to the bonus payment.	Not applicable.	Not applicable.	There are no conditions relating to the bonus payment.	Not applicable.	Not applicable.	There are no conditions relating to the bonus payment.	There are no conditions relating to the bonus payment.	There are no conditions relating to the bonus payment.	There are no conditions relating to the bonus payment.	Not applicable.	There are no conditions relating to the bonus payment.	Not applicable.	Not applicable.	Not applicable.
Withdrawal arrangements	Cheque only withdrawals may be made after 30 days notice.	Cash or cheque withdrawals may be made after 7 days notice.	Cash or cheque withdrawals may be made without notice subject to normal office limits.	A maximum of 3 cheque only withdrawals may be made without notice in a calendar year subject to normal office limits.	Cash or cheque withdrawals may be made without notice on balances over £5,000 subject to normal office limits. Withdrawals on balances below £5,000 require 90 days notice or are subject to a charge of 90 days interest on the amount withdrawn.	Cash or cheque withdrawals may be made without notice on balances over £5,000 subject to normal office limits. Withdrawals on balances below £5,000 require 90 days notice or are subject to a charge of 90 days interest on the amount withdrawn.	Subject to normal office limits, cheque only withdrawals require 90 days notice or are subject to a charge of 90 days interest on the amount withdrawn.	A maximum of 3 cheque only withdrawals may be made without notice in a calendar year.	Cheque only withdrawals require 90 days notice or are subject to a charge of 90 days interest on the amount withdrawn.	Cheque only withdrawals require 90 days notice or are subject to a charge of 90 days interest on the amount withdrawn.	No withdrawals may be made until maturity.	A maximum of 3 cash or cheque withdrawals may be made after 7 days notice each calendar year.	Cash or cheque withdrawals may be made without notice subject to normal office limits.	Cash or cheque withdrawals may be made without notice subject to normal office limits.	A maximum of 3 cash or cheque withdrawals may be made without notice each calendar year subject to normal office limits.
Access	Access by post only.	Access by branch or post.	Access by branch or post.	Access by branch or post.	Access by branch or post.	Access by branch or post.	Access by branch or post.	Access by post only.	Access by post only.	Access by post only.	Access by branch or post.	Access by branch or post.	Access by branch or post.	Access by branch or post.	Access by branch or post.