

# Easy Access Account Issue 20

## Summary Box

Account Name	Easy Access Account Issue 20		
What is the interest rate?	Gross Annual Interest	Gross Monthly Interest	AER*
	3.00%	2.96%	3.00%
	Interest is calculated daily, and paid monthly or annually. You can choose to have your interest paid to your Easy Access Account, any other Personal Savings account you hold with us that allows deposits, or your nominated UK bank or building society account.		
Can Aldermore change the interest rate?	Yes, the interest rate is variable. We can increase or decrease the rate for any of the reasons set out in our Personal Savings Terms and Conditions.		
What would the estimated balance be after 12 months based on two example deposit amounts?	Deposit at Account Opening	Balance After 12 Months	Interest Earned
	£1,000	£1,030.00	£30.00
	£50,000	£51,500.00	£1,500.00
These are only examples and do not take into account your individual circumstances. The examples assume that no further deposits or withdrawals are made and that interest earned is paid to this account annually.			
How do I open and manage my account?	<ul style="list-style-type: none"><li>• To open an account you need to be aged 18 years or over, resident in the UK and only tax resident in the UK. Our accounts cannot be held in trust or by US Persons (meaning US citizens, residents, green card holders or taxpayers in respect of their worldwide income)</li><li>• The maximum number of account holders for this account is two</li><li>• You can open and manage your account online. We will accept instructions in relation to the account through our Internet Banking Service</li><li>• The minimum deposit required to open this account is £100</li><li>• The maximum balance for this account is £1,000,000</li></ul>		
Can I withdraw money?	<ul style="list-style-type: none"><li>• Yes, you can make unlimited withdrawals to your nominated account or transfers to any other Personal Savings accounts you hold with us that allow deposits</li></ul>		
Additional information	<ul style="list-style-type: none"><li>• Interest is paid gross without the deduction of income tax</li><li>• If you change your mind within 14 days of opening your account we will cancel your account without penalty or notice</li></ul>		
	* AER stands for annual equivalent rate and illustrates the interest rate if it was paid and compounded once each year		



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Aldermore Savings' documentation is available in Braille, large print and audio versions.

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