

Key Product Information	
Account Name	Easy Access Maturity Account.
What is the Interest Rate?	0%
	Interest is calculated daily and paid gross.
	This will be calculated over 365 days.
Can Wyelands Bank change the Interest Rate?	<p>We can change the rate of interest on this account.</p> <p>Please refer to point 23 of the Savings General Terms & Conditions which sets out the reasons for which the rate may change the interest and the procedure for doing so.</p>
How do I open and manage the account?	<p>This account is the default product if no maturity options have been selected.</p> <p>Minimum account opening balance of £1. Maximum account balance of: £1,000,000.</p>
Can I withdraw money?	Yes, permitted with no penalties via the Wyelands Online Savings Service.

Terms & Conditions

1. Subject to the maximum product value, You can make further deposits at any time just login to Your Wyelands Savings Service.
2. The Account can be held in single or joint names.
3. Interest will be credited to Your account.
4. Interest is paid gross without tax taken off. Under the Personal Savings Allowance, the first £1,000, of any interest earned is tax free for basic rate taxpayers, and the first £500 is tax free for higher rate taxpayers. No Personal Savings Allowance applies if you are an additional rate tax payer. If the interest you earn is less than your Personal Savings Allowance, you don't have to do anything. If the interest, you earn is more than your Personal Savings Allowance you'll have to pay tax on the difference. HMRC will normally collect the tax by changing your tax code. If you fill a Self-Assessment tax return you should carry on doing so as normal. For further details please refer to the HMRC Guide to Personal Savings Allowance or visit www.gov.uk.

Important Information

AER. AER stands for the Annual Equivalent Rate, a notional rate which illustrates what the interest rate would be if paid and compounded on an annual basis.

Gross. This is the interest rate paid on your account. For any further information please visit HMRC at www.hmrc.gov.uk.

Financial Services Compensation Scheme (FSCS). This product is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. For further information about the compensation provided by the FSCS (including amounts covered and eligibility to claim), refer to the FSCS website www.FSCS.org.uk.

Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA). Wyelands Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.