

FirstSave 7 Year Fixed Rate Bond (Issue 7)

Up to

1.29%

Gross*/AER**

Summary Box		
Account Name	FirstSave 7 Year Fixed Rate Bond (Issue 7)	
What is the interest rate?	Annual Gross*/AER** 1.29%	Monthly Gross*/ AER** 1.28%
	Interest is paid on: the anniversary of your initial deposit each year	Interest is paid on: Last business day
Can FirstSave change the interest rate?	The interest rate for this account is fixed and will not change until the maturity date. Please refer to point 3.c of our Terms & Conditions for further details.	
What would the estimated balance be on the maturity date based on a £1,000 deposit?	Annually (Fixed) £1,090.30	Monthly (Fixed) £1,090.30
	Please note: This projection is provided for illustrative purposes only and does not take into account customer's individual circumstances. This projection is based on an initial £1,000 deposit and no further deposits or withdrawals are made.	
How do I open and manage my account?	Opening your account:	Online. For existing customers you can also log in to your FirstSave account online.
	Giving us instructions for your account:	By post, by telephone or by secure message (for accounts opened and operated online) Maturity instructions can only be carried out online. We cannot accept any maturity instructions via telephone or post.
	Minimum Opening Deposit: £1,000	Maximum Opening Deposit: £2,000,000
	Minimum Regular Deposit: Not applicable	Maximum Regular Deposit: Not applicable Maximum Overall Account Balance: £2,000,000
Can I withdraw money?	You may not withdraw money from a Fixed Rate Bond before the specified maturity date	
Additional Information	Tax Status:	Interest will be paid gross* which means no tax is deducted. It is your responsibility to pay any tax due, based on your individual circumstances.

*Gross' interest is the contractual rate of interest.

**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.

Product Special Conditions

FirstSave's General Terms & Conditions will apply unless they are inconsistent with these Special Conditions, effective from the date of the account opening.

- The Account can be held in single or joint names.
- Following investment into a Fixed Rate Bond, no further deposits or withdrawals are permitted during the fixed rate term. Any additional deposit must be placed in a new Fixed Rate Bond and will be subject to the minimum investment amount criteria for that product.
- On maturity the Account will automatically transfer to a FirstSave Easy Access Account. We will write to you 14 days prior to maturity to advise you of the Terms and Conditions of your new Account.
- Interest is calculated daily and is paid on the anniversary of your initial deposit
- Annual Interest earned on your Fixed Rate Bond may be added to your Fixed Rate Bond account or paid into your Nominated Account.
- Monthly interest earned on your Fixed Rate Bond may be added to your Fixed Rate Bond account or paid into your Nominated Account.
- Details are correct as at 07.11.16.