

Summary Box – Key Product Information for Our Savings Accounts

Account Name	Notice Accounts					Easy Access	Young Saver	Home Saver	Junior ISA	Overseas Residents (CLOSED) & Charities (OPEN)
	Special Shares	Benefit Shares	Cash ISA (CLOSED)	Monthly Income Shares	Regular Savings					
Interest Rates (AERs)	< Please see reverse of this leaflet for all current interest rates. All rates listed are variable and none has a fixed term. >									
Tax Status	Gross or Net	Gross or Net	Tax Free	Gross or Net	Gross or Net	Gross or Net	Gross or Net	Gross or Net	Tax Free	Gross
Conditions for Bonus Payment	–	–	–	–	£10 minimum per month.	–	–	–	–	–
Withdrawal Arrangements	60 days' written notice of withdrawal or 1 day's written notice with 60 days' loss of interest on sum withdrawn.	90 days' written notice of withdrawal, or 1 day's written notice with 60 days' loss of interest on sum withdrawn.	30 days' written notice of withdrawal, or 1 day's written notice with 30 days' loss of interest on sum withdrawn.	30 days' written notice of withdrawal, or 1 day's written notice with 30 days' loss of interest on sum withdrawn.	One withdrawal per year (quoted interest rate includes bonus for regular payments), or Easy Access rate for savings up to £500 would apply.	–	–	–	No withdrawals before 18th birthday.	60 days' written notice of withdrawal, or 1 day's written notice with 60 days' loss of interest on sum withdrawn.
	Penalty-free withdrawals with 1 day's written notice if balance remaining after withdrawal is £10,000 or more.	Penalty-free withdrawals with 1 day's written notice if balance remaining after withdrawal is £10,000 or more.	–	–	–	Penalty-free withdrawals.	Penalty-free withdrawals.	Penalty-free withdrawals.	–	Penalty-free withdrawals with 1 day's written notice if balance remaining after withdrawal is £10,000 or more.
Access	< All accounts may be operated by post or in person at our branch in Reigate. >									
Other Conditions & Features	£500 minimum.	£500 minimum.	£500 minimum.	£2,500 minimum.	£10 minimum.	£10 minimum.	£10 minimum, £25,000 maximum.	£10 minimum, £50,000 maximum.	£10 minimum	Overseas Accounts closed.
	Interest paid 31/3 & 30/9.	Interest paid 31/3 & 30/9.	Interest paid 31/3.	Interest paid by 10 th day of month if exceeds £10, or added to account balance.	Interest paid 31/3.	Interest paid 31/3 & 30/9.	Interest paid 31/3.	Interest paid 31/3.	Interest paid 31/3.	Interest paid 31/3.
	–	–	Closed to new accounts.		–	–	From birth to 23rd birthday when converts to Home Saver account.	Minimum age 18 years.	From birth to 18th birthday when converts to Cash ISA.	–
	–	–	–	–	–	–	Free gift (age related).	Mortgage concessions (subject to conditions).	Only open to child without a Child Trust Fund.	–
	–	–	–	–	Standing Order payments into account between 2 nd and 23 rd of month only.	–	Open to residents of Surrey or Sussex, or introduced by an existing Holmesdale member.	Only available to genuine first time buyers.	Open to residents of Surrey or Sussex, or introduced by an existing Holmesdale member.	–