

Savings Account Rates for Credit Union Savers

Correct as of 22 February 2018



Existing customers: If you are an existing customer you may have an earlier edition of an account. Your rate will be found on your latest account statement. If you are unsure of your interest rate please contact us on 01732 441944.

Ethical Notice Accounts (Gross/AER)

Notice period minimum saving £1000*	£1,000 To £24,999	£25,000 To £500,000
100 days	0.65%	0.80%

* Rate up to £999 is 0.10%

Ethical Fixed Rate Account for Credit Union Savings 1-Year (Gross/AER)

Fixed term minimum saving £2,500	£2,500 To £24,999	£25,000 To £500,000
1-year	0.70%	1.10%

Ethical Fixed Rate Account for Credit Union Savings 3-Year (Gross/AER)

Fixed term minimum saving £2,500	£2,500 To £24,999	£25,000 To £250,000
3-year	0.90%	1.20%

Credit Union savings: If you wish to deposit more than £500,000 (separate maximum applies to 3-Year Fixed-Rate accounts) with Charity Bank please contact our savings team on **01732 441944**.

For corporate customers, interest paid will be paid gross.

AER. This stands for Annual Equivalent Rate and illustrates the annual rate of return assuming interest is paid and compounded once each year. We quote the AER on all of our accounts so that you can compare our savings accounts with those of other banks.

GROSS. The interest rate without tax deducted.

Additional Charges & Fees

Correct as of 22nd February 2016



Outlined in this leaflet are the charges we make for particular types of transactions. For standard transactions there are no charges involved. For carrying out more specialist transactions, we may pass on charges raised in the banking system to cover our administration costs.

Charges for Standard Account Services

Each automated payment into your account: Direct Debits, Standing Orders, BACS and Faster Payments.	Free
Each non-automated payment into your account: Bank Giro Credits including Cheques or Postal Orders	Free

Charges for Non-Standard Account Services

Same day (CHAPS) transfer at your request	£7.50
International Electronic Funds Transfer Where you request an electronic transfer to/from your Charity Bank account to a foreign bank account.	Variable, but equal to the cost incurred.
Duplicate statements: Where you request a copy of a statement from a previous statement period.	Free (for first request)
Additional charges made by other banks	Variable, but equal to the cost incurred.
Personal data request under the Data Protection Act.	£10

We reserve the right to charge in other circumstances, but only where it is deemed reasonable by the bank. This could include if it becomes uneconomic to provide existing types of transaction or services without charge. This could also include charging for a new, or unusual transaction, or passing on charges that are imposed upon us.

We will always give prior notice of charges and 30 days written notice if we amend our charges.

If you have any questions, please call us on 01732 441944, or email us at enquiries@charitybank.org.