

Key Product Information

SUMMARY BOX				
Account name	95-Day Notice Personal Savings Account (Issue 1)			
What is the interest rate?		AER*	Gross annual interest	Gross monthly interest
	95-Day Notice Personal Savings Account	1.10%	1.10%	1.09%
	Interest is calculated daily and paid monthly or annually.			
	Interest will be paid into your Allica Bank savings account.			
What is the minimum and maximum I can invest?	You can invest between £1,000 and £250,000 into this account.			
	You can make as many deposits as you like during the lifetime of the account up to a total of £250,000.			
Can Allica Bank change the interest rate?	Yes we can. The interest rate on this account is variable. See section 8 in your Terms & Conditions for more information.			
What would the estimated balance be after 12 months based on a £1,000 deposit?	Opening deposit	Balance after 12 months	Interest earned	
	£1,000.00	£1,011.00	£11.00	
	This assumes interest is paid into this savings account and does not take into account individual circumstances.			
How do I open and manage my account?	<p>To open your account:</p> <ul style="list-style-type: none"> You must be a UK resident aged 18 years and over. You will need to nominate another UK bank account in your name that will be used to fund your Allica Bank savings account. This is also where we'll send your money when you make a withdrawal. Once you have opened your account, you have 14 calendar days to deposit your funds. If your account has not reached the minimum deposit amount in that time, the account will be closed. <p>Also, bear in mind:</p> <ul style="list-style-type: none"> You can open your account online. You can view your balance and communicate through internet banking using our internet banking service. To request a withdrawal, simply give our customer services team a call on the number below. 			
Can I withdraw money?	<p>You can request a withdrawal by contacting our customer service team. We'll then return your funds to you 95 days from that date. The 95-day notice period is based on calendar days and begins the day we receive your request.</p> <p>Note that, should your balance fall below our minimum deposit, we will need to close your account.</p>			
When can I close the account	You can close the account at any time, providing you give us 95 days' notice.			
Additional information	<p>We will pay you your interest in full, without the deduction of income tax.</p> <p>This savings account is a limited offer and can be withdrawn at any time prior to you opening your account.</p> <p>If you change your mind within 14 days of opening your account, you can cancel your account without penalty or notice.</p>			

*AER stands for annual equivalent rate and illustrates the interest rate if it was paid and compounded once each year.

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