



Terms and Conditions – Promotional Interest Rate for HiSAVE Savings Account

These terms and conditions apply to the HiSAVE Savings Account and are in addition to the **HiSAVE Fixed Rate Account** and **HiSAVE Savings Account Terms and Conditions**. These should be read in conjunction with our **Internet Banking Terms and Conditions, Personal Banking Terms and Conditions, Privacy Policy** and **Website Terms of Use**.

If you do not understand any of the terms or conditions then please contact us for further information. For your own benefit you should read these terms and conditions carefully and retain a copy for future reference.

Eligibility

- You must have an existing HiSAVE Fixed Rate Account and HiSAVE Savings Account.
- This promotional interest rate offer will be available to you only if your HiSAVE Fixed Rate Account is due for maturity between 1 November 2012 and 31 March 2013.

Interest

- A promotional interest rate of 2% AER will be applied to your HiSAVE Savings Account for 12 months from the date of maturity of your HiSAVE Fixed Rate Account.
- Funds in your HiSAVE Savings Account will still earn the promotional interest rate of 2% AER even if you choose to renew your HiSAVE Fixed Rate Account.

General

- The HiSAVE Savings Account is an online, variable rate, savings account.
- These online Terms and Conditions are valid from 1 November 2012 until 31 March 2013.
- If you do not wish to renew your HiSAVE Fixed Rate Account, your maturity proceeds will be transferred to your linked HiSAVE Savings Account.
- If you have multiple HiSAVE Fixed Rate Accounts, the promotional interest rate will be applied from the date of your first HiSAVE Fixed Rate Account maturity for the next 12 months.
- We will send you a reminder at least 14 days prior to the expiry of the promotional interest rate.
- No other promotional offer can be used in conjunction with this promotional offer.