

Looking for a high interest  
branch based savings account?

\*gross/AER

4.50%

- Save between £1,000 and £25,000
- One penalty free withdrawal per month
- Guaranteed to track The Bank of England Base Rate until 31/05/2009

Limited Edition - Pop inside and speak to one of  
our advisers for more details or

 01782 255000

“The Society of Choice”



[www.thehanley.co.uk](http://www.thehanley.co.uk)

\*AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year, to two decimal places. Interest is variable and paid annually.

Interest rates are correct at the time of printing – 08/10/2008.

Authorised and Regulated by the Financial Services Authority.

**Branch Saver  
Account Terms & Conditions**

<b>Summary Box Key Information for our Savings Accounts</b>	
<b>Account Name</b>	<i>Branch Saver</i>
<b>Interest Rates (AERs)</b>	<i>A variable rate of interest guaranteed to track Bank Base Rate until 31<sup>st</sup> May 2009 when we will contact you to advise you of the rate of interest applicable as from 01<sup>st</sup> June 2009.</i>  <i>For current and previous rates of interest see our leaflet 'Savings Accounts Interest Rates', visit <a href="http://www.thehanley.co.uk">www.thehanley.co.uk</a> or telephone our Customer Services Team on 01782 255000.</i>
<b>Tax Status</b>	<i>Interest will be paid or credited after the deduction of income tax i.e. net at the lower rate of 20% or subject to the required certification, gross.</i>
<b>Withdrawal arrangements</b>	<i>1 Free penalty free withdrawal per month. All other withdrawals are subject to 30 days loss of interest</i>
<b>Access</b>	<i>Available up to the age of 18 years Transactions - Branch/post Account balance and transaction enquiries visit <a href="http://www.thehanley.co.uk">www.thehanley.co.uk</a> and register for our 'My Accounts' service.</i>

This product sheet should be read in conjunction with the following booklets:

- 'Saving with The Hanley'
- 'Information for Savers'.

This product is subject to the following:

- A variable rate of interest guaranteed to track Bank Base Rate until 31 May 2009 when we will contact you to advise you of the rate of interest applicable as from 1 June 2009.
- Minimum account opening balance of £1,000.
- Maximum account balance £25,000 or if held jointly £50,000.
- £1,000 must remain in the account following any withdrawal. Should the balance fall below this amount we have the option to close or transfer your account balance to a more suitable account type, after giving you 30 days notice of our intention to do so.
- One penalty free withdrawal per calendar month others subject to 30 days loss of interest.
- Interest is paid annually on 31 August and can be:
  - Added to the account
  - Transferred to another account with The Hanley
  - Transferred to another bank or building society (interest will be added to the account if the amount is below £10).

- Only one account per customer is permitted.
- Interest will be calculated daily, from the day of receipt in the case of a deposit of cash or transfer, and from the following day after receipt in the case of a deposit by cheque. Interest shall accrue up to and including the day prior to closure.
- The Branch Saver may be held in single or joint names. For joint accounts you have the choice of allowing closure and amendments on one signature or both. Upon notification of the death of a joint account holder the account will be transferred to the survivor. In the event of the death of a sole or sole remaining joint investor (other than a nominee, trustee or executor) the balance and interest accrued to the date of withdrawal of the account will be available to the deceased's personal representative without notice, upon provision of the necessary documentation.
- The account is a strictly limited issue and may be withdrawn at any time without notice.



**[www.thehanley.co.uk](http://www.thehanley.co.uk)**  
**Tel: 01782 255000**

Registered Address: Hanley Economic Building Society, Granville House,  
Festival Park, Hanley, Stoke-on-Trent, Staffordshire ST1 5TB

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