

## Easy Access Issue 4 2.50% gross p.a./AER variable

This summary box provides details of this account and any special conditions that apply. Please read it carefully together with the Beehive Money terms and conditions you have been given, which can also be found on [beehivemoney.co.uk](http://beehivemoney.co.uk).

Account name	Beehive Money Easy Access Issue 4	
What is the interest rate?	<b>Annual interest</b>	
	<b>% Gross</b>	<b>% AER</b>
	2.50 %	2.50 %
	<ul style="list-style-type: none"> <li>• Interest rate correct as at 05/07/2023</li> <li>• Interest is calculated daily and paid annually</li> <li>• We'll pay your interest Gross on 31 August each year</li> <li>• Interest will be paid straight into your account.</li> </ul>	
Can Beehive Money change the interest rate?	<p>Your interest rate is variable, which means we may increase or decrease your interest rate. When we increase interest rates, we will inform you of any change at the earliest opportunity. When we decrease interest rates, we will notify you in writing 14 days in advance of the change. The basis on which we might change your interest rate is set out in our Beehive Money terms and conditions.</p> <p>You can check your current rates by logging in to your Beehive Money account.</p>	
What would the estimated balance be after 12 months based on a £1,000 deposit?	<b>Projected balance</b>	
	£ 1,025.00	
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>• No change to the interest rate</li> <li>• Interest is paid annually and straight into your account. Any interest earned will not be accessible until after the interest payment date.</li> <li>• No withdrawals or further deposits.</li> </ul>	
How do I open and manage my account?	<p><b>Opening your account:</b></p> <ul style="list-style-type: none"> <li>• You must: <ul style="list-style-type: none"> <li>- be a UK resident</li> <li>- be aged 18 or over</li> <li>- deposit a minimum of £10 when opening your account. You must pay your opening deposit into your account within 14 days of your application being accepted or before the product is closed to new applications (whichever happens first).</li> </ul> </li> <li>• You can open the account in your sole name.</li> </ul> <p><b>Managing your account:</b></p> <ul style="list-style-type: none"> <li>• You can manage your account via Beehive Money</li> <li>• You can pay any amount into your account, up to a maximum account balance of £250,000.</li> <li>• You can pay money into your account whenever you choose by simply sending us an electronic payment from your nominated account.</li> <li>• Our Faster Payment sort code is: 60-95-93. Once you have opened your account this sort code should be used with the eight digit account number for all Faster Payments, BACS and standing orders. You will not be able to send payments via CHAPS.</li> </ul>	
Can I withdraw money?	<ul style="list-style-type: none"> <li>• You can make unlimited withdrawals without notice or loss of interest, providing you keep at least £10 in your account at all times.</li> <li>• There is no maximum amount you can withdraw in any one day.</li> <li>• The minimum amount you can withdraw is £1.</li> </ul>	



Protected

**AER:** Stands for Annual Equivalent Rate. It shows what the interest rate would be if the interest was re-invested in the account each year.  
**Gross:** Is the interest rate without tax deducted.

**Protecting your money**

The Financial Services Compensation Scheme (FSCS) is there to protect your money if your financial services provider goes out of business; you'll normally get your money back within seven days. All of our savings accounts are FSCS protected up to £85,000 per depositor. FSCS is funded by the financial services industry and is free to consumers. To find out more, ask at your local branch or go to [FSCS.org.uk](http://FSCS.org.uk)

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