

# AA Internet Standard Saver Account Conditions

In these conditions 'we', 'our' and 'us' means Bank of Scotland plc – Birmingham Midshires is a division of Bank of Scotland.

- Our agreement with you is made up of three kinds of conditions:
- The General Savings Conditions ('general conditions') which include the main terms for your savings account and for our overall relationship with you.
- The Account conditions below.
- Any other additional conditions including the details of interest rates, charges and other terms that apply to a specific account or service, for example, in application forms, rates leaflets, letters or on our website.
- If an additional or Account condition conflicts with a general condition, the additional or account condition applies.
- Our general conditions explain that we treat payment and non-payment accounts differently when we make any changes to your conditions or interest rate. This account is a payment account.
- You can find out about the current interest rate for your Account by calling 0345 603 6302 or going online at [www.theaa.com](http://www.theaa.com)

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## Opening an Internet Standard Saver Account

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| <b>We will open an Internet Standard Saver Account for you:</b> | <ul style="list-style-type: none"> <li>• If your Internet Fixed Rate Account comes to an end and you have not told us what you want to do with your savings.</li> <li>• If you have a minimum deposit of £1.</li> <li>• If you are 18 or over.</li> <li>• If you have a linked personal current account in your name (either solely or jointly) with us or another UK bank or building society so you can pay money into and out of your Account. You must be able to set up Direct Debits on this linked account.</li> <li>• In your sole name.</li> </ul> |
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## Having an Internet Standard Saver Account

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| <b>Our interest on the Internet Standard Saver Account:</b> | <ul style="list-style-type: none"> <li>• Is variable and can change.</li> <li>• May depend on the balance in your Account (please check your interest rate details).</li> <li>• Is calculated daily.</li> <li>• Will be paid on the anniversary of the date we open your Account, and yearly after that. If this day falls on a non-bank working day, interest will be paid on the next bank working day.</li> <li>• Will be paid into your account or paid into a different account with us or with another bank or building society, depending on which option you chose for your Internet Fixed Rate Account.</li> </ul> |
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| <b>Operating your Internet Standard Saver Account:</b> | <ul style="list-style-type: none"> <li>• Online only.</li> <li>• Your security passwords for operating your Account online will remain the same as for your previous Internet account.</li> <li>• All payments in must be by Direct Debit from your linked account.</li> <li>• Unlimited payments in up to £10 million.</li> <li>• Unlimited withdrawals to your linked account by electronic transfer.</li> <li>• You can view and print off statements online.</li> </ul> |
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