

AA Postal 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 non-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

Opening a Postal Standard Saver Account

- We will open a Postal Standard Saver Account for you:**
- If your Fixed Rate Postal Account comes to an end and you have not told us what you want to do with your savings.
 - If you have a minimum deposit of £1.
 - If you are 16 or over.
 - In the same name(s) as your Fixed Rate Savings Account.

Having a Postal Standard Saver Account

- Our interest on Postal Standard Saver Account:**
- Is variable and can change.
 - May depend on the balance in your Account (please check your interest rate details).
 - Is calculated daily.
 - 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.
 - 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 previous Postal Account.

- Operating your Postal Standard Saver Account:**
- By post only.
 - All payments in and out must be made by cheque.
 - Unlimited payments in up to £10 million.
 - Unlimited withdrawals.
 - We will send you annual statements.
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