

Fixed Term Deposit Summary Box

With effect from 29 November 2011

Summary Box		
Key Product Information for our Savings Account(s)		
Account Name	Fixed Term Deposit	
Interest rates (AER)	Term	AER%
	1 year (Interest paid monthly)	2.49
	2 year (Interest paid monthly)	3.00
	3 year (Interest paid monthly)	3.29
	1 year (Interest on maturity)	2.50
	2 year (Interest on maturity)	3.00
	3 year (Interest on maturity)	3.31
Tax Status	Interest is paid net of tax unless you are eligible to receive interest without the deduction of tax	
Conditions of bonus payment	N/A	
Withdrawal arrangements	No withdrawals allowed	
Access	Branch/Web/Post/Phone	

Rates correct at time of going to press (November 2011) and this product may be withdrawn at any time.

Gross rate means the contractual rate of interest paid before deduction of income tax at the rate specified by law.

The Co-operative Bank may decline to accept any application and/or deposit.

AER=Annual Equivalent Rate is a rate which illustrates what the interest rate would be if interest was paid and compounded each year.

Net rate means the rate of interest payable after deduction of income tax at the specified rate.

Please call 08457 212 212 if you would like to receive this information in an alternative format such as large print, audio or Braille.

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