

Summary Box

Key Product Information for our Savings Account(s)

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|------------------------------------|--|
| Account Name | Smart Saver |
| Interest rates (AER) | 1.18% variable |
| 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 | Instant Access |
| Access | Branch/Web/Post/Phone/Post Office |