

## Bonus Account and Future Fund summary box

<b>Summary Box</b> <b>Key Product Information for our Savings Account(s)</b> <b>Interest rates effective from 18th January 2010</b>		
<b>Account name</b>	Youth Accounts (Bonus Account and Future Fund)	
<b>Interest rates (AER)</b>	<b>Balance £1+</b>	<b>Interest Paid (AER %*)</b> 0.25
<b>Tax status</b>	Interest is paid Gross where an R85 form is received, otherwise it is paid Net	
<b>Conditions of bonus payment</b>	On the Bonus account a bonus is paid annually provided that an average balance of £50 has been maintained during the previous year. Up to the age of 12 the annual bonus is £2. From the age of 13-18 it is £10 per year. This Bonus is only paid on the bonus account, not on the Future Fund.	
<b>Withdrawal arrangements</b>	Instant access	
<b>Access</b>	Branch/Web/Post/Phone/Post Office®	

\* AER is the notional rate which illustrates the contractual interest rate as if paid and compounded on an annual basis