

Freedom Savings Account

An easy way to remain in control while building your savings using a mix of regular and ad-hoc payments.

In a nutshell:

- ✓ Freedom from fees, penalties and notice periods
- ✓ Make as many payments and withdrawals as you like
- ✓ 24/7 online access
- ✓ 7 day UK-based telephone and email support.

Rate	<ul style="list-style-type: none">- 1.45% AER gross variable rate (annual interest) / 1.44% gross (monthly interest)- Interest is calculated daily and paid monthly or annually.- Your rate is yours - no introductory or bonus payments applicable.
Access	<ul style="list-style-type: none">- Maintain a balance of at least £1 to keep the account open- All payments to and from your account must be from either an RCI Bank account or your 'linked account'. Your linked account should be a UK current account of yours which you provided during account opening or have updated with us since opening your RCI Bank account. This specific account will be used for transferring money in and out of your RCI Savings account. You can change your linked account at any time in internet banking and you can only have one live linked account at any time.
Payments	<ul style="list-style-type: none">- Your first payment must be at least £100 and funded within 30 days of application to avoid account closure- You can withdraw any available amount- You can pay-in any amount up to a maximum balance of £1m.
Charges	<ul style="list-style-type: none">- Free for regular use, the only exception being CHAPS electronic payments which are available on request only and charged at £15, which is non-returnable. Call us for more information.
Tax information	<ul style="list-style-type: none">- Currently interest is paid after the deduction of basic rate income tax. From 6th April 2016 we will be paying interest gross- Until then, you're eligible to receive interest without tax deducted, you can register and subsequently amend your tax declaration in internet banking, to amend your status, please get in touch- Tax treatment is dependent on the personal circumstances of each customer and may be subject to change in the future.
Other things to consider	<ul style="list-style-type: none">- You can apply for this account if you're a UK resident aged 18 or over- You can close your account at any time- Your deposits are protected up to €100,000 per customer. More information can be found at rcibank.co.uk/savingsguarantee

We're here to help, 7 days - if you have any questions, please e-mail hello@rcibank.co.uk or call us on **0330 2000 300**

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