Your Product Summary Box

We aim to give you sufficiently clear and relevant information at the right time so that you can easily and quickly compare different savings products.

Summary Box

Account Name: Corporate Instant Access Account

What is the interest rate?

It's a variable rate, as shown in the table below.

Balance	AER %	Gross %
£1,000,000+	0.50	0.50
£250,000+	0.50	0.50
£100,000+	0.50	0.50
£50,000+	0.50	0.50
£1+	0.50	0.50

Your interest is calculated daily and paid monthly.

Can Bank of Scotland change the interest rate?

Yes. As this account pays a variable rate of interest the rate can change over time. The bank will take into account a number of factors in determining rates at any given time, for example we might review the interest rate if the Bank of England Bank Rate changes. We'll always let you know of any planned changes to the rate. Our terms and conditions explain when and how we do this.

What might the future balance be?

Below is an example of what the future balance might be, after interest has been paid. These projections are provided for illustrative purposes only and do not take into account the individual circumstances of the customer.

Initial Deposit	Gross Rate %	Balance at 12 months
£1,000,000+	0.50	£1,005,011.47
£250,000+	0.50	£251,252.87
£100,000+	0.50	£100,501.15
£50,000+	0.50	£50,250.57
£1,000+	0.50	£1,005.01

This example assumes that:

- you don't withdraw any money and interest isn't paid out of the account
- the interest rate stays the same
- interest is paid monthly
- you make your initial deposit payment on the day you open the account
- you don't make any further deposits

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How do I open and manage my account?	This account can be opened or managed over the phone or online. To apply for our Corporate Instant Access Account you should: – have an annual turnover greater than £25m – require the account for business use – be aged over 18
Can I withdraw money?	Withdrawals can only be made via bank transfer.
Additional Information	Statements can be issued monthly, quarterly or annually, as requested. You can close this account at any time. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product which quotes an interest rate will contain an AER, you will be able to compare more easily what return you can expect from your savings over time. Gross Rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue and Customs (HMRC). Credit interest rates are variable and are set by us. They are not linked to Bank of England Bank Rate or any other external reference interest rate.

The information provided within the Summary Box is a summary of the key features of the Corporate Instant Access Account and is not intended to be a substitute for the reading of the terms and conditions that apply to the account.

Business help and support

We aim to provide you with a high level of service. If you have a query our Help & Support pages can help:
business.bankofscotland.co.uk/help

Please contact us if you'd like this information in an alternative format such as braille, large print or audio.

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com

Please note that any data via email is not secure and could be read by others. There are certain circumstances where we are unable to accept email instructions – for further information, please contact us.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628.
Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).
Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

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