SCOTTISH WIDOWS BANK

Our Savings Services

For Financial Adviser use only

Personal Accounts

These accounts are ideal for your clients who may need easy access to their funds. Your clients' savings will grow while you earn commission.

Direct Transfer Account 2

Key Features:

- Pays you 0.2% annual commission, on a quarterly basis, for the lifetime of your client's balance.
- Internet Banking available to manage accounts online.
- No hidden costs or charges.
- Easy access to savings.
- Minimum opening balance £1,000.

E-Cash ISA

Key Features:

- Operated by Internet Banking.
- Tax free investment.
- Interest paid six monthly or annually.
- Pays you 0.2% annual commission, on a quarterly basis, for the lifetime of your client's balance.
- The cash ISA limit is £5,640 for all investors aged 16 and over for the 2012/13 tax year.
- We can accept inward transfer of cash ISAs from other financial institutions.
- No hidden costs or charges.
- Minimum balance only £10.

Fixed Term Deposit Accounts

Get more from your clients' cash savings by earning a fixed rate of interest guaranteed for a fixed period of time.

We offer a range of different Fixed Term Deposit Accounts:

1 and 3 Year Fixed Term Deposit Accounts (non-personal)*
3 Year Fixed Term Pension Fund Deposit Account
3 Year Fixed Term Deposit Account

Key Features:

- A fixed rate of interest during the one or three year term.
- Accounts available in issues, for limited periods of time, at interest rates determined before each issue.
- Minimum deposit £10,000.
- Maximum deposit £5,000,000.
- Interest will be paid net of basic rate tax but can be paid gross subject to confirmation of tax status.
- Available to new and existing Scottish Widows Bank customers.
- Not linked to any investment products.
- Pays you 0.2% annual commission, on a quarterly basis, for the lifetime of your client's balance.
- Pension and (non-personal) fixed products do not allow partial withdrawals throughout the term, and you can't close these accounts before the maturity date.
- If your client needs to withdraw money before the end of the term, they can close a personal 3 Year Fixed Term Deposit Account, and will be charged an amount equal to 200 days' interest.

* (non-personal) is available to Charities, Clubs, Associations and a range of formal trusts.

Non-Personal Accounts

Our non-personal saving accounts are a simple way for your client to get more out of the funds they have. Our non-personal accounts are available to Charities, Clubs, Associations and a range of formal trusts.

Our different Non-Personal Accounts:

Charity Deposit Account
Club and Association Deposit Account
Trust Fund Deposit Account*

Key Features:

- Choice of access – either Instant Transfer or 7-Day Notice.
- Minimum opening balance £500.
- A telephone or postal account to work alongside the organisation's existing bank or building society account.
- Easy to use, simple and straightforward with no hidden complications or charges.
- Security assured as transfers are only made between this account and the organisation's existing current account.
- Interest can be paid monthly (minimum balance £50,000), quarterly or annually.
- Pays you 0.2% annual commission, on a quarterly basis, for the lifetime of your client's balance.

* Bare Trusts, Discretionary Trusts, Contingent Trusts, Possession Trusts, Accumulation and Maintenance Trusts.

We also offer 1 and 3 Year Fixed Term Deposit Accounts for Non-Personal funds. Please see the Fixed Term Deposit Account section for the key features.

Pension Accounts

Our Pension Fund accounts offer simple solutions for pension fund cash whether your client needs quick access or a longer term option.

Pension Fund Deposit Account

Key Features:

- Pays you 0.2% annual commission, on a quarterly basis, for the lifetime of your client's balance.
- Minimum opening balance £500.
- A telephone or postal account to work alongside the existing bank or building society pension fund account.
- Security assured as transfers are only made between the Pension Fund Deposit Account and the existing pension fund current account.
- Interest can be paid monthly (minimum balance £50,000), quarterly or annually.

We also offer a 3 Year Fixed Term Pension Fund Deposit Account. Please see the Fixed Term Deposit Account section for the key features.

Cash Investment Account

The Cash Investment Account from Scottish Widows Bank has been created for Financial Intermediaries who manage designated and undesignated (pooled) client funds, such as:

- Stock Brokers
- Asset Managers
- Private Client Investment Managers

If you require a deposit account to hold solicitor client funds please visit the Lloyds TSB website **www.lloydstsbbusiness.com/solicitors/index.asp** for details of appropriate accounts.

Key Features:

- Choice of access – either Instant Transfer or 7-Day Notice.
- A minimum opening balance of £500.
- A telephone or postal account to work alongside your existing client fund bank or building society account.
- Easy to use, simple and straightforward with no hidden complications or charges.
- Security assured as transfers are only made between the Cash Investment Account and your existing client fund account.
- Postal instruction if two or more signatures required.
- Commission is optional, if selected it will pay you 0.2% annually or on a quarterly basis, for the lifetime of your client's balance.

See if we can help

For more information and current interest rates:

- Visit www.scottishwidowsbank.co.uk/extranet
- Call us on 0845 845 0829
- Speak to your Business Development Manager.

SCOTTISH WIDOWS BANK

Scottish Widows Bank plc. Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ. Registered in Scotland no. 154554. Authorised and regulated by the Financial Services Authority. Our Financial Services Authority register number is 201601. Confirmation can be obtained by visiting the Financial Services Authority website at www.fsa.gov.uk/pages/register/

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