

General Information For All Our Customers

Bank Details for Transferring Funds to your Society Account

The account details to use when paying in funds by bank transfer are given below:

Account Payee	Manchester Building Society
Bank	Barclays Bank, 51 Mosley Street, Manchester
Sort Code	20-55-34
Account Number	60310646
Reference	Quote your 10-digit Society account number

Any deposit must be made from a bank or building society account held in your name (or a joint account where you are one of the joint account holders).

Please check the terms of your account to ensure further funds are permitted before sending an additional deposit.

Checking your Interest Rate

Information about current interest rates can be found at any time by contacting us on 0161 923 8065 or visiting our website www.themanchester.co.uk.

Savings Customer Services Team

You can contact our customer services team if you have any questions regarding your account or to find out more information about the services or products we offer.

Telephone: 0161 923 8065. Lines are open 8.30am to 5.00pm Monday to Friday.
Email: savings@themanchester.co.uk
Post: Manchester Building Society, 125 Portland Street, Manchester, M1 4QD
Website: www.themanchester.co.uk

KEY PRODUCT FEATURES EASY ACCESS SAVER

0.35% GROSS / AER

For deposits £1,000 - £75,000

Withdrawals available immediately
without notice or penalty



KEY PRODUCT FEATURES

EASY ACCESS SAVER

This leaflet sets out the product terms for our Easy Access Saver. You must read this together with the Terms and Conditions that set out further information relating to our savings accounts and how they operate.

How to Apply

If you wish to open this account, we will require:

- ✓ A completed Savings Application Form
- ✓ A personal cheque for the opening balance

We will carry out an electronic search to verify your identity. If we are unable to verify your identity this way, we will ask you to provide additional documentation.

For more details about our accounts or if you have any questions please contact us on 0161 923 8065 or visit our website www.themanchester.co.uk.

Financial Services Compensation Scheme

Manchester Building Society is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if we are unable to meet our financial obligations. Basic information about the protection of eligible deposits is given on the Information Sheet. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.fscs.org.uk

If Something Goes Wrong

The Society is committed to quality of service, however if you encounter any problems with your account, or have cause for complaint, please contact us on 0161 923 8065 so we can put it right. Copies of our customer complaints leaflets are available upon request. If you are unhappy with the way the Society has dealt with your complaint, you may refer it to the Financial Ombudsman Services. You can find more information on their website www.financial.ombudsman.org.uk.



Protected

Details are correct as at 1st May 2022

SUMMARY BOX		
ACCOUNT NAME	Easy Access Saver.	
WHAT IS THE INTEREST RATE?	AER*	GROSS
	0.35%	0.35%
	Interest is calculated daily and paid annually on 31st October and can be credited to the account or paid out to your bank account according to your preference as indicated on the application form.	
	Interest will be paid without the deduction of tax. You may be liable to pay tax on your savings income and you will be responsible for paying any tax due. Tax treatment depends on your personal circumstances and may be subject to change in the future.	
CAN MANCHESTER BUILDING SOCIETY CHANGE THE INTEREST RATE?	Interest rates are variable and will only be altered in accordance with condition 11.8 of our Terms and Conditions. You will be notified of any changes in writing. We will write to you at least once each year to confirm the interest rate on your account.	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 DEPOSIT?	£1,003.50. This projection is provided for illustrative purposes only and assumes that interest is credited on the anniversary of account opening and that the interest rate does not change.	
HOW DO I OPEN AND MANAGE MY ACCOUNT?	You must be aged 18 or over and permanently resident in the UK. The account can be held in sole name or jointly in up to four names. Only one account can be opened per person. The account can be opened by new and existing customers and operated through the post. A minimum deposit of £1,000 is required to open this account. You can save up to a maximum of £75,000. This maximum can only be exceeded by capitalised interest. Deposits can be made by cheque, electronic bank transfer or internal transfer from another account held with the Society (subject to the Terms and Conditions of the accounts). Deposit funds must be made from a bank or building society account held in your name, or a joint account where you are one of the joint holders.	
CAN I WITHDRAW MONEY?	Withdrawals are available without notice or penalty. A signed request will be required in order to make a withdrawal. Withdrawals are available by cheque, made payable to the account holder(s) and sent to the registered address by first class post.	
ADDITIONAL INFORMATION	Please note that we reserve the right to withdraw this account at any time and return applications and/or deposits should the account become oversubscribed. If you change your mind about your savings account, you have the right to cancel within 14 days of opening. Please see our Terms and Conditions to find out how to cancel your account. The overall maximum holding by any one customer in respect of all savings accounts with the Society is £85,000. Please see condition 12.1 of our Terms and Conditions.	
* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added to the account once each year. The gross rate is the contractual rate of interest payable before the deduction of income tax.		