

We will send the money to your new ISA manager within 5 business days of our receipt of their request, in accordance with the ISA Regulations. Please note, under the ISA Regulations, you can transfer part or all of the subscriptions made in the current or previous tax years. If you transfer before the maturity of your deposit, we will make a charge equivalent to the greater of 0.25% of the total withdrawal, a minimum of £5 is payable. Such notice charge will be deducted from the balance of your Account before the transfer is made and before any same-day transfer charge has been deducted, if applicable. Withdrawals cannot be replaced - further deposits will count towards your annual ISA limit. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Gospel Partner Account, Personal Gospel Partner Account and Young Gospel Partner Account

Deposits:

The minimum deposit is £1. Further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking, by post or by Digital Banking. All withdrawals are subject to Conditions 7 and 9 of the General Conditions and require 32 days' notice. On request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) a charge equal to the greater of 0.25% of the total withdrawal, a minimum of £5 is payable. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st of December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Young Gospel Partner Account only Eligibility:

This Account is open to young people up to and including 17 years of age. It can be opened in the name of a parent, grandparent or guardian on behalf of the child.

Closure:

Shortly before the young person's 18th birthday we will contact you to seek your closure instructions. The balance of the Account may be transferred to an Account in their own name

(subject to normal account opening criteria); or we can post a cheque for the balance of the Account, payable to the child, to the address we hold. Closures are also subject to Condition 3.1 and 18 of the General Conditions.

90-Day Notice Deposit Account

Deposits:

The minimum deposit is £1, further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking, by post or by Digital Banking. All withdrawals are subject to Conditions 7 and 9 of the General Conditions and require 90 days' notice. On Request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) we will make a charge equivalent to the greater of 0.50% of the total withdrawal, a minimum of £15 is payable. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

120-Day Notice Deposit Account

The minimum opening deposit and minimum balance is £10,000, further deposits may be made at any time in accordance with condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking, by post or by digital banking. All withdrawals are subject to conditions 7 and 9 of the General Conditions and require 120 days' notice. On request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) we will make a charge equivalent to the greater of 0.50% of the total withdrawal, a minimum of £15 is payable. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31 December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Savings Bonds

Deposits:

The minimum opening deposit and minimum balance is £2,000, with the exception of the 18-month bond for organisations, which has a minimum opening deposit and minimum balance of £1,500,000. The maximum opening deposit and maximum balance for all bonds is £2,500,000. No further deposits may be made after the Account is opened.

Term:

We may offer a number of different fixed terms, which will be advised when applying. Our current terms are also available on our website.

Withdrawals:

No withdrawals are permitted during the term of the Savings Bond. On request (and always at our absolute discretion) we may permit the Account to be closed early or a partial withdrawal. In such circumstances (i.e. where prior to the maturity date but we are prepared to allow withdrawal) we will make a charge equal to the greater of 0.50% of the total withdrawal, a minimum of £15 is payable. Such charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance in the Savings Bond at the fixed rate applicable at the date the Savings Bond is opened. Interest is applied on maturity, or on each anniversary of opening of the Savings Bond if it is for a term in excess of 12 months.

Statements:

We will issue a statement, either via post or email, on maturity of the Savings Bond, or on each anniversary of opening the Bond if it is for a term in excess of 12 months.

Closure:

Shortly before your Savings Bond matures we will contact to you advising you of the date of maturity and of your options. Instructions must be received by post, by telephone banking or by Digital Banking. In the absence of alternative instruction at maturity, the capital and interest will be automatically rolled over for the same term at the prevailing rate on the date of maturity. There is no right to cancel a fixed rate Account under Condition 3.1 of the General Conditions.

Church & Charity Higher Rate Reserve Account & Business Higher Rate Reserve Account

Deposits:

The minimum deposit is £1. Further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking or by post. All withdrawals are subject to Conditions 7 and 9 of the General Conditions and require 90 days' notice. On Request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) we will make a charge equivalent to the greater of 0.50% of the total withdrawal, a minimum of £15 is payable. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Church & Charity Flexible Reserve Account & Business Flexible Reserve Account

The minimum opening deposit is £1. Further deposits may be made at any time in accordance with condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking or by post. We permit one withdrawal of up to £10,000 without notice in a rolling 90 day period. All additional withdrawals and withdrawals over £10,000 are subject to Conditions 7 and 9 of the General Conditions and require 90 days' notice. On request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) a charge equal to the greater of 0.50% of the total withdrawal, a minimum of £15 is payable. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st of December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Organisation 120-Day Notice Deposit Account

The minimum deposit and minimum balance is £10,000, further deposits may be made at any time in accordance with Condition 7 of the General Conditions.

Withdrawals:

Instructions for withdrawals must be received by telephone banking or by post. All withdrawals are subject to conditions 7 and 9 of the General Conditions and require 120 days' notice. On request (and always at our absolute discretion) we may permit withdrawal at shorter notice. In such circumstances (i.e. where less than the required period of notice is given but we are prepared to allow withdrawal) we will make a charge equivalent to the greater of 0.50% of the total withdrawal, a minimum of £15 is payable. Such notice charge will be deducted from the balance of your Account before the withdrawal is made and before any same-day transfer charge has been deducted, if applicable.

Interest:

Interest is calculated on the daily balance of the Account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31 December each year.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with Condition 3.1 of the General Conditions.

Instant Access Gospel Saver and Organisation Instant Access Gospel Saver**Deposits:**

The minimum opening deposit and minimum balance is £10,000.00 the maximum balance is £2,500,000.

Term:

Instant Access.

Withdrawals:

Withdrawals are restricted to a maximum of one (1) per calendar month. Instructions for withdrawals can be made by telephone banking, digital banking or by post. Withdrawals are subject to conditions 7 and 9 of the General Conditions and, other than withdrawals in excess of £100,000 which require 24 hours' prior notice, can be made without notice.

Interest:

Interest is calculated on the daily balance of the account at the rate notified to you from time to time and which is available on our website. Interest is added to, or deducted from, the account on the 31st of December each year.

Statements:

We will issue a statement at least one per year, either via post or email.

Closure:

This shall be subject to Condition 18 of the General Conditions. You also have a right to cancel the Account if you give us notice within 14 days of opening it in accordance with condition 3.1 of the General Conditions.