

More free time with dedicated one-to-one banking

Current Account - Tracker

You need to know your money's in good hands. With Current Account - Tracker you get all the benefits of a current account you have come to expect, plus exclusive Private Banking privileges and your very own dedicated Private Partner - setting you free but keeping you in control.

How it works

Current Account - Tracker offers you easy access to your money through a range of channels, as well as the attention of a dedicated Private Partner. Combine this with the benefits of the Clydesdale Private Banking package and get all the benefits of one-to-one banking without losing control over your money.

To qualify you must meet one of the following criteria:

- * Gross sole income (per annum) = £75,000+
- * Gross joint income (per annum) = £100,000+
- * Investible assets¹ = £100,000+

¹ Excludes residential property, pensions and shares in private limited companies. Investment property can be classed as an investible asset.

Benefits

- **Personal attention** – dedicated pro-active Private Partner
- **Private Banking benefits** – access to financial planning, investment and taxation advice, will writing and trustee services, concierge and medical check-up services, free use of meeting and conference facilities at our network of Financial Solutions Centres nationwide and Private Word - a quarterly lifestyle publication
- **Convenience** – easy access to money via multi-function card, cheque book, ATMs and 24 Hour Telephone and Internet Banking

Features

- Access to attractive interest rates
- £500 daily cash withdrawal limit – subject to available funds
- Overdraft facilities - exclusive tracker debit interest rate on facilities up to £15,000 (negotiated rates on facilities greater than £15,000)
- Ability to pay by Direct Debit and standing order
- Cheque book
- Personal attention – dedicated Private Partner who can make decisions - fast

Complementary solutions

- Savings Account – Tracker
- Range of mortgage solutions
- Private Credit Card

Important facts

Interest rate

- Interest details are available in the Clydesdale Private Account Tariff - available from your Private Partner

Interest type

- Credit interest is paid on credit balances
- Debit interest is charged on debit balances

How is interest calculated?

- Daily - credit and debit

What it costs

- A monthly fee of £25 is payable for Private Banking - debited automatically on the last working day of each month. Further details, including full terms and conditions are available from your Private Partner. Occasionally terms and conditions may have to be changed. We will tell you how you will be notified of these changes.

Where do I go from here?

Talk to your Private Partner

Call the Private Banking Helpline on 0800 783 1331

Your Notes:

A member of the  **National Australia Bank** Group

Your home may be repossessed if you do not keep up repayments on your mortgage.

For security and training purposes calls may be monitored or recorded.

All facilities are subject to status and applicants must be 18 or over. Terms and conditions apply.

24 Hour Telephone and Internet Banking may be temporarily unavailable during periods of routine maintenance.

Clydesdale Bank PLC is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and circumstances of the claim. In respect of deposits with a UK office, payments under the scheme are limited to 100% of the first £35,000 of a depositor's total credit balances with the Bank. Further details of the scheme are available from us on request or from the Financial Services Compensation Scheme: www.fscs.org.uk or Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portoken Street, London, E1 8BN.

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