

High interest and instant access to help you save

Savings Account - Tracker

(Please read this fact sheet in conjunction with the Current Account - Tracker fact sheet for more details)

Savings Account - Tracker is an exclusive account, linked to Current Account - Tracker, that combines the appeal of high interest with the convenience of instant access to your money.

How it works

With no minimum balance required, Savings Account - Tracker offers you a high rate of interest on all balances. Allowing you to earn more interest without losing instant access to your money, encouraging you to save more. Telephone and Internet based only, deposits to and withdrawals from Savings Account - Tracker must be made via Current Account - Tracker.

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
- **Save more** – earn a high rate of interest
- **Convenience** – easy access to your money
- **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

Features

- One attractive interest rate
- Interest calculated daily
- No minimum balance required
- Access only via Telephone and Internet Banking
- Optional funds sweeping facility to Current Account - Tracker
- Personal attention – dedicated Private Partner who can make decisions - fast

Complementary solutions

- Private Credit Card
- Personal Financial Planning Solutions

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

How is interest calculated and applied?

- Calculated - daily
- Applied - quarterly

Terms and conditions

- Must be a Current Account - Tracker account holder

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

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

All credit 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, Portsoken Street, London, E1 8BN.

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