

Summary Box			
<b>Account Name</b>	Everyday Saver		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>Gross Rate* (%)</b>	<b>AER# (%)</b>
	£1 and over	0.25	0.25
	We work out how much interest to pay you at the end of each day. This is based on the money in your account. We'll add any interest on the last working day in March, June, September and December.		
<b>Can Virgin Money change the interest rate?</b>	Yes, if we decrease your rate we'll provide at least two months' notice as described in your terms. We may increase your rate without giving you notice.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Initial deposit at account opening</b>		<b>Balance after 12 months</b>
	£1,000		£1,002.50
	This is only an example and doesn't take into account your individual circumstances. The example assumes that: <ul style="list-style-type: none"> <li>• no further deposits or withdrawals are made;</li> <li>• any interest earned stays in the account; and</li> <li>• there's no change to the interest rate.</li> </ul>		
<b>How do I open and manage my account?</b>	You can open this account online at virginmoney.com or in Store. You can manage the account by using the Virgin Money Mobile Banking app, internet/telephone banking or in Store. There is no maximum balance restriction or need to pay in on a regular basis.		
<b>Can I withdraw money?</b>	You may withdraw funds by using internet/telephone banking, the Virgin Money Mobile Banking app or in Store. No notice is required.		
<b>Additional Information</b>	Interest will be paid gross. *Gross rate interest is the interest payable without taking account of any tax payable. #AER (Annual Equivalent Rate). The Annual Equivalent Rate illustrates what the interest rate would be if interest was paid and compounded once each year.		

## Important Information

Rates of interest are subject to variation but are correct as at 16 November 2021. You can find out about our current interest rates:

- on notices in Stores or from a member of staff
- by phoning our helpline on 0800 121 7365<sup>††</sup>
- on our website [virginmoney.com/savings/useful-downloads](https://virginmoney.com/savings/useful-downloads)

<sup>††</sup>Calls to telephone numbers may be recorded or monitored for security or training purposes.

The newspapers we usually use to notify interest rate changes are: The Daily Mail, The Daily Record and The Yorkshire Post.

Changes to account interest rates and fees will be notified in accordance with the terms.

Full details of accounts are available from the team at Virgin Money, or to obtain a copy of the terms, please call us on 0800 121 7365<sup>††</sup>, the team are here 7am to 9pm Monday to Saturday and 10am to 5pm on Sundays. You can call from overseas on +44 141 221 7300<sup>††</sup> (standard international rates will apply). You can also find these documents online at: [virginmoney.com/savings/useful-downloads](https://virginmoney.com/savings/useful-downloads)

We don't deduct tax from the interest on your savings. If you earn interest over your Personal Savings Allowance you'll need to pay any tax directly to HM Revenue & Customs (HMRC). If you would like to read more about your Personal Savings Allowance, please visit the Government website [www.gov.uk](https://www.gov.uk)

### Important information about compensation arrangements

Details on the protection of eligible deposits and deposits excluded from the scheme can be found on the FSCS website at [www.FSCS.org.uk](https://www.FSCS.org.uk).

This document is available in large print, Braille and audio.  
Please ask us for details.

