

Business Easy Access

- Easy access
- Save £100 - £500,000
- Annual interest



This account is suitable for incorporated businesses and limited liability partnerships that need easy access to their funds.

Product Terms and Conditions

Summary Box

What is the Interest Rate?

	Gross*/AER**%
£100+	0.20

Interest is paid annually on 30 June and can be added to your Business Easy Access account or direct to the business's bank account.

No interest is paid on balances that fall below the minimum of £100.

*Interest is paid without tax deducted. Some savers will be required to pay tax on savings interest; this should be arranged directly with HMRC through your tax return.

**AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added once each year.

Can MHBS change the Interest Rate?

The interest rate is variable which means we can increase or decrease the rate at any time.

For more details about why we may change the rate, and how and when we will let you know about the change, please refer to section 12.3 of the General Savings Account Terms and Conditions.

What would the estimated balance be after 12 months based on a £1,000 deposit?

£1,002.00

This projection is for illustrative purposes only.

If £1,000 was deposited on 1 July, assuming no further deposits or withdrawals are made and interest is added to the account, on 30 June the account balance would be £1,002.00

<p>How do I open and manage my account?</p>	<p>You can open and manage this account online or in branch. You must fund the account within seven days of opening. Signatories must be permanent UK residents and aged 18 or over. You can pay into your account by electronic payment, or by cash or cheque. The minimum balance is £100 and the maximum balance is £500,000 per business. Customers may hold more than one Business Easy Access account, but the maximum holding in all accounts with the Society is £500,000 per business.</p>
<p>Can I withdraw money?</p>	<p>You can access your account online, in branch or by post. A transaction charge will apply when a withdrawal is made that leaves the account balance at less than £100. Please see separate 'Savers' Fees for Additional Services' leaflet for details.</p>
<p>Additional Information</p>	<p>This product may be withdrawn from sale at any time without notice. We reserve the right to prohibit any further deposits into this product. We reserve the right to close your account and return the funds to you. This is a deposit account, not a share account. Deposit account customers do not become members of the Society, and therefore have no voting rights or entitlement to windfall benefits in the event of a merger or takeover. For full terms and conditions for savings accounts, please refer to our General Savings Account Terms and Conditions. In the event of any apparent conflict between the conditions in this leaflet and the full terms and conditions, this leaflet takes precedence.</p>

This information can be made available in Braille, Large Print and Audio Format

mhbs.co.uk

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