Kickstarter

- Suitable for under 18s
- Easy access
- Variable rate
- Save £10 - £10,000
- Annual interest paid on 31 December

This account is suitable for young savers who require easy access to their funds.

Product Terms and Conditions

Summary Box

What is the interest rate?

Minimum balance	Gross*/AER**%
£10+	2.30

Interest is calculated daily and may be visible on your account from the 24th of the month. This won't be available to you until the due date of the last working day of the applicable month.

*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 a change, please refer to the Interest section of the General Savings Account Terms and Conditions.

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

£1,023.00

This projection is for illustrative purposes only.

If £1,000 was deposited on 1 January, the account balance would be £1,023.00 on 31 December. This assumes no further deposits or withdrawals are made, no changes are made to the interest rate and interest earned is added to the account.

The minimum balance is £10 and the maximum balance is £10,000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference no. 206041.

How do I open and manage my account?	You can open this account in branch and manage it by post, or in branch. If the account is opened by a Trustee it can also be managed online. You must fund the account within ten days of opening. You can fund the account multiple times during this period. You must be a permanent UK resident aged up to 18. For under 13s, the account must be opened by an adult in the capacity of a Trustee. When the account beneficiary turns 18 the account type changes to our adult easy access account if available, or the nearest equivalent account if not. The operation of the account remains unchanged until such time as the trustee(s) decides to hand control of the account over to the beneficiary. You can pay into your account by electronic payment, cash or cheque. Customers may hold only one Kickstarter account.
Can I withdraw money?	You can access your account in branch or by post. Withdrawals, transfers or closure are permitted without notice. If your account is operated by a Trustee, they will need to withdraw the money for you.
Additional information	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. 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. We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations.

This information can be made available in braille, large print and audio format

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