

# Business Reserve

## Instant access deposit account

An instant access deposit account that helps you manage surplus cash while improving your rate of return

### Your needs

You have surplus cash and want to improve the return on it but still be able to access it without notice.

### Our solution

Our Business Reserve instant access deposit account allows you access to your cash without notice or penalties.

### Benefits

- Instant access to funds - no notice of withdrawal required
- No penalties for withdrawal
- No minimum or maximum balance
- Account management available online or by telephone banking
- Optional automated transfer arrangement alongside a Current Account




### Considerations

- Managed rate of interest we set centrally

- Interest calculated daily and applied monthly
- Interest rate is not directly linked to Bank of England base rate
- We review interest rates regularly and may change them from time to time (60 days notice given)

### Is Business Reserve right for you?

You might consider Business Reserve if you:

-  Have surplus cash
-  Want to increase returns
-  Want to maintain instant access to funds

### How it works

#### Discussion

Needs based discussion to determine product suitability



#### Application

You complete an application form to set up the account



#### Confirmation

We write to confirm when the account is open and provide your account details



#### Ready for use

You begin viewing and managing your account online (via Online Banking or Bankline)



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## Working with you

We understand your liquidity needs may change according to varying demands on your cash flow. We will work with you to meet those changing needs.

Your Challenges	Our Solution
<ul style="list-style-type: none"><li>• Access to cash - you want to improve returns on surplus cash but need the cash to be available if required.</li><li>• Manually transferring balances - operational challenges of continually transferring balances</li><li>• Account management - you want visibility and ease of management</li></ul>	<ul style="list-style-type: none"><li>• Provides instant access to your cash and at the same time helping to increase the return</li><li>• Automated transfers available alongside a current account</li><li>• Online and telephony account management gives you the control you require</li></ul>

## Product Specifications

- **Interest Type:** Managed rate
- **Interest Calculation :** Calculated daily, applied monthly
- **Availability:** New and existing customers
- **Current Account Required?:** No
- **Currency:** GBP

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