

# Liquidity Manager 35 Day Notice Accounts

## A notice account that helps you manage surplus cash whilst improving your rate of return

If you want to earn interest on deposits and you don't need instant access to funds, our Liquidity Manager 35 Day Notice Account may be right for you. This solution is a managed rate deposit account which requires 35 days' notice to withdraw funds.

### Your needs

You're looking for a better rate of return and do not require instant access to funds.

### Our solution

35 Day Notice Accounts are managed rate accounts which offer higher rates than instant access accounts, and requires 35 days' notice to withdraw funds.

### Benefits

- Interest is paid monthly
- No minimum and maximum balance
- Account can be viewed online
- A managed rate of credit interest offering a higher rate of return compared to our instant access deposit accounts

### Considerations

- Early withdrawals are not permitted on the account and a 35 Day Notice Account Withdrawal Form (as relevant) is required in all cases to withdraw funds. Withdrawals must be made within 10 working days of the expiry of the notice period
- Telephone and Digital Banking can facilitate 'Account view' only
- Deposits of over £85,000 are not covered by the Financial Services Compensation Scheme

### Is a Liquidity Manager 35 Day Notice Account right for you?

You might consider a Liquidity Manager 35 Day Notice Account if you:



Want a higher rate of interest compared to our instant access deposit accounts



Don't need instant access to funds

### How it works

#### Discussion

Your Relationship Manager discusses options available with you



#### Application

You complete an application form to set up the account



#### Confirmation

If the application is successful, 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

## Working with you

If you choose to proceed with us, your Relationship Manager will work with you to help you understand the process and to clearly explain the interest rate and notice period.

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Your Challenges	Our Solution
<ul style="list-style-type: none"><li>You want to earn interest on deposits held in reserve</li></ul>	<ul style="list-style-type: none"><li>Our solution allows you to earn interest on any deposits held in your account, so long as you are willing to give notice on any withdrawal</li></ul>

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Additional information	Explanation
<ul style="list-style-type: none"><li>Managed rate of interest paid</li></ul>	<ul style="list-style-type: none"><li>We pay a managed rate of interest which is set centrally</li></ul>
<ul style="list-style-type: none"><li>Inward Automatic Transfers available</li></ul>	<ul style="list-style-type: none"><li>Automatic transfers can be setup to pay money into your account</li></ul>
<ul style="list-style-type: none"><li>Online Banking available</li></ul>	<ul style="list-style-type: none"><li>You can view this account via Online Banking or Bankline</li></ul>

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## Product Specifications

- Interest Type:** Managed rate
  - Interest Calculation Frequency:** Daily
  - Interest Payment Frequency:** Monthly
  - Currency:** GBP
  - Access to Funds:** 35 Day Notice Period
  - Current Account Required:** No
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For further information on fees and charges please speak to your Relationship Manager and / or local Bank contact.

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