

Account Name	Danske Midas (previously known as Midas Gold)																										
What is the interest rate?	<table border="1" data-bbox="517 247 1509 638"> <thead> <tr> <th>Balance</th> <th>Gross/AER (monthly interest)</th> <th>Gross/AER (yearly interest)</th> </tr> </thead> <tbody> <tr> <td>Under £2,000</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£2,000 - £4,999</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£5,000 - £9,999</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£10,000 - £24,999</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£25,000 - £99,999</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£100,000 - £249,999</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£250,000 and over</td> <td>0.50%</td> <td>0.50%</td> </tr> </tbody> </table> <ul data-bbox="528 649 1485 776" style="list-style-type: none"> Interest is paid on a tiered basis, which means you will earn one rate on your entire account balance. That rate depends on the total balance. You have a choice of having your interest paid monthly or yearly. Interest is calculated on a daily basis on the cleared credit balance on your account and applied at the end of each month (monthly interest) or at the end of October (yearly interest). 			Balance	Gross/AER (monthly interest)	Gross/AER (yearly interest)	Under £2,000	0.50%	0.50%	£2,000 - £4,999	0.50%	0.50%	£5,000 - £9,999	0.50%	0.50%	£10,000 - £24,999	0.50%	0.50%	£25,000 - £99,999	0.50%	0.50%	£100,000 - £249,999	0.50%	0.50%	£250,000 and over	0.50%	0.50%
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Can Danske Bank change the interest rate?	<ul data-bbox="528 821 1485 1028" style="list-style-type: none"> Yes, this rate is variable. We can decrease the credit interest rate for any of the reasons set out in the General Terms and Conditions - Personal Banking. We will give you 2 months' notice of any reductions to the credit interest rate. You will be able to end the agreement before the end of the notice period without incurring any extra charges. We may increase the credit interest rate payable on the account immediately. We will advise you of any increase in the credit interest rate on your next statement. Please see Clause 16.2 in the General Terms and Conditions - Personal Banking for more details on when we may change the credit interest rates and the notice that we will give you. 																										
What would the estimated balance be after 12 months based on a £1,000 deposit?	<table border="1" data-bbox="517 1065 1509 1242"> <thead> <tr> <th></th> <th>Initial deposit at account opening</th> <th>Estimated interest earned after 12 months</th> <th>Estimated balance after 12 months</th> </tr> </thead> <tbody> <tr> <td>Monthly interest</td> <td>£1,000.00</td> <td>£5.01</td> <td>£1,005.01</td> </tr> <tr> <td>Yearly interest</td> <td>£1,000.00</td> <td>£5.00</td> <td>£1,005.00</td> </tr> </tbody> </table> <p data-bbox="528 1258 1485 1311">These estimates are for illustrative purposes only and do not take into account your individual circumstances. The estimates assume that:</p> <ul data-bbox="528 1322 1485 1418" style="list-style-type: none"> no further deposits or withdrawals are made; there is no change to the interest rate and tiers; and interest is added to the account at the end of each month (monthly interest) or at the end of the 12 month period (yearly interest). 				Initial deposit at account opening	Estimated interest earned after 12 months	Estimated balance after 12 months	Monthly interest	£1,000.00	£5.01	£1,005.01	Yearly interest	£1,000.00	£5.00	£1,005.00												
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How do I open and manage my account?	<ul data-bbox="528 1471 1485 1671" style="list-style-type: none"> You must be aged 50 years or over. You may however hold the account jointly with someone who is under the age of 50. You can open your account online, in branch or by telephone. You can communicate and give us instructions by writing to us, telephoning us, visiting one of our branches or by using eBanking (if you have registered for this service). A minimum balance of £1 is required to open and maintain the account. There is no maximum limit to the amount of funds you can hold in the account. 																										
Can I withdraw money?	<ul data-bbox="528 1724 1485 1878" style="list-style-type: none"> Yes. You can withdraw money: <ul data-bbox="552 1758 1278 1816" style="list-style-type: none"> at any of our branches in cash, or by electronic transfer using eBanking (if you have registered for this service). Limits may apply depending on which method you choose to make the withdrawal. See our payment table for more details. 																										
Additional information	<p data-bbox="528 1924 1485 1969">Customers with a Danske Midas savings account (previously known as Midas Gold) opened prior to 02/07/2018 are not charged for safekeeping of valuables.</p> <p data-bbox="528 1981 1485 2027">Interest is paid 'gross'. This means that we do not deduct tax from the interest we pay. Depending on your personal circumstances, you may have to pay tax on your interest.</p> <p data-bbox="528 2038 1485 2084">AER stands for 'Annual Equivalent Rate' and illustrates what the interest rate would be if interest was paid and compounded (paid on the total balance including previous interest) once each year.</p> <p data-bbox="528 2096 935 2119">Rates and tiers correct as at 17/12/2018.</p>																										

The information provided in this summary box includes the key features of the account only and is not intended to be a substitute for reading the terms and conditions that apply to the account.