

Account Name	Danske eSaver		
What is the interest rate?	Balance	No withdrawal (Gross/AER)	One withdrawal made Gross/AER)
	All credit balances	0.60%/0.60%	0.60%/0.55%
	<ul style="list-style-type: none"> Interest is calculated on a daily basis on the cleared credit balance on your account and applied annually at the end of October. 		
Can Danske Bank change the interest rate?	<ul 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		Initial deposit at account opening	Estimated interest earned after 12 months
	No withdrawal	£1,000.00	£6.00
	One withdrawal of £50 made in month 4 (of 12)	£1,000.00	£5.34
	<p>This estimate is for illustrative purposes only and does not take into account your individual circumstances. The estimate assumes that:</p> <ul style="list-style-type: none"> no further deposits are made; there is no change to the interest rate; and interest is added to the account at the end of the 12 month period. 		
How do I open and manage my account?	<ul style="list-style-type: none"> You must be aged 18 years or over and register (or be registered) for eBanking. You can open your account online or by telephone. If you wish to give us an instruction you must use 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 style="list-style-type: none"> Yes, but you can only withdraw money 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. If you make a withdrawal from your account you will not be entitled to any interest on the balance in your account for the period of the calendar month during which you made the withdrawal. You can arrange to have the annual interest, when it is paid, transferred to another account so this will not be treated as a withdrawal. 		
Additional information	<p>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>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>Rate correct as at 25/10/2018.</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.