

## Summary Box

### Key Product Information for our Instant Access Savings Accounts

Account Name	Savings Account Plus <sup>^</sup>	Summit	Midas Gold	Junior Savings Account	Northern Discovery Savings	Choice Plus Savings <sup>†</sup>	Prestige Savings <sup>†</sup> Account	Northern eSaver	Cash ISA
<b>Interest Rates (AERs)</b>	Variable rates. Refer to our 'Interest rates leaflet' for details	Variable rates. Refer to our 'Interest rates leaflet' for details	Variable rates. Refer to our 'Interest rates leaflet' for details	Variable rates. Refer to our 'Interest rates leaflet' for details	Variable rates. Refer to our 'Interest rates leaflet' for details	Variable rates. Refer to our 'Interest rates leaflet' for details	Variable rates. Refer to our 'Interest rates leaflet' for details	Variable rates. Refer to our 'Interest rates leaflet' for details	Variable rates. Preferential interest rate to 5 April 2012 on new funds invested in ISA in current tax year. Refer to our 'Interest rates leaflet' for details
<b>Tax Status</b>	Net	Net	Net	Net	Net	Net	Net	Net	Tax free
<b>Conditions for Bonus Payment</b>	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
<b>Withdrawal Arrangements</b>	Withdrawals can only be made using 24 Hour Telephone Banking or eBanking  No notice period or penalties for withdrawal.	No notice period or penalties for withdrawal	No notice period or penalties for withdrawal	Withdrawals of an amount up to the balance in your account can be made at your branch.  Withdrawals of up to £1,000 per day can be made at any other branch of the Bank.  No notice period or penalties for withdrawal	Withdrawals of an amount up to the balance in your account can be made at your branch.  Withdrawals of up to £1,000 per day can be made at any other branch of the Bank. Withdrawals of up to £10 per week can be made at your Northern School Bank.  No notice period or penalties for withdrawal	Withdrawals can only be made using 24 Hour Telephone Banking or eBanking.  No notice period or penalties for withdrawal.	Withdrawals can only be made using 24 Hour Telephone Banking or eBanking.  No notice period or penalties for withdrawal.	Withdrawals can only be made using 24 Hour Telephone Banking or eBanking.  You will receive interest for every month you do not make a withdrawal. 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.	No notice period or penalties for withdrawals
<b>Access</b>	-	Branch	Branch	Branch	Branch	-	-	-	Branch
	24 Hour Telephone Banking	24 Hour Telephone Banking	24 Hour Telephone Banking	-	-	24 Hour Telephone Banking	24 Hour Telephone Banking	24 Hour Telephone Banking	-
	eBanking	eBanking	eBanking	-	Access to Northern Discovery Savings is also available using eBanking for customers who have a Northern Discovery current account.	eBanking	eBanking	eBanking	eBanking

AER stands for 'annual equivalent rate' and shows what the yearly rate of interest would be after taking into consideration how often interest is added to the account, and assuming no withdrawals are made.

As every advertisement for a savings product which quotes an interest rate will contain an AER, you will be able to compare more easily what return you can expect from your savings over time.

You must register for 24 Hour Telephone Banking and eBanking to transact on your account using these services.

<sup>†</sup> You must have a Northern Prestige or Northern Choice Plus package, to open Prestige Savings Account or Choice Plus Savings Account.

<sup>^</sup> You must have a Northern Bank current account to open a Savings Account Plus.

**Summary Box**  
**Key Product Information for our Medium to Long Term Savings Accounts**

<b>Account Name</b>	Northern Fixed Term Deposit	Junior Cash ISA
<b>Interest Rates (AERs)</b>	Fixed rates. Rates can change daily, please ask at any Northern Bank branch for details	Variable rates. Refer to our 'Interest rates leaflet' for details
<b>Tax Status</b>	Net	Tax free
<b>Conditions for Bonus Payment</b>	Not applicable	Not applicable
<b>Withdrawal Arrangements</b>	Withdrawals can normally only be made on maturity date. If you need to make a withdrawal or close the account before the end of the fixed term then you can apply to do so. We will normally only agree to such a request in special circumstances and an administration fee and early withdrawal charge, calculated at the time of the withdrawal, will apply. This may result in you not achieving the published fixed interest rate.	Withdrawals are not permitted from the Junior Cash ISA. The account holder will be able to make a withdrawal once they reach age 18 and the Junior Cash ISA rolls over into an adult ISA.
<b>Access</b>	Branch	Branch
	-	-
	-	eBanking

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<sup>†</sup> You must have a Northern Prestige or Northern Choice Plus package, to open Prestige Savings Account or Choice Plus Savings Account.

<sup>^</sup> You must have a Northern Bank current account to open a Savings Account Plus.