

We are changing how you receive your savings statements

We are updating some of our savings Product Terms and Conditions to reflect a change in how you will receive your statements.

For the products shown below, we won't send statements by post unless you ask us to.

We have also made it clearer that we will provide copies of these statements electronically and you can access them through our internet bank or banking app, if you are registered. You can also ask for a statement in branch at any time.

We have now updated the following Products Terms and Conditions to reflect this.

Branch Instant Access Maturity	Easy Access ISA	Easy Access Saver
Fixed Term Bond Maturity	Fixed Term ISA Maturity	Flex ISA
Flex Saver	FlexOne Regular Saver	Future Saver
Inheritance ISA	Limited Access Saver 9	Reward ISA
Reward Saver	Reward Single Access ISA	Single Access ISA
Single Access Saver	Smart Instant Access (Adult)	Smart Instant Access (Child)
Smart Limited Access (Adult)	Smart Limited Access (Child)	SmartSaver
Triple Access ISA		

Up to and including 6 August 2025	From 7 August 2025
Statements When you pay money into or take money out of your account in any month, we will provide you with a statement for that month. Even if you haven't made any payments on your account, we will send you a statement once a year. We will also send you a statement when your account is closed. We will send the statements by post.	Statements When you pay money into or take money out of your account in any month, we will produce a statement for that month. Even if you haven't made any payments on your account, we will produce a statement once a year. You can access your statements through the Internet Bank or our Banking app. You can also ask for a statement in branch, or you can ask us to send them to you regularly by post. We will also send you a statement by post when your account is closed.

Branch Easy Access	Branch Easy Access ISA	Branch Flex ISA
Branch Flex Saver	Branch Future Saver	Branch Limited Access
Branch Reward ISA	Branch Reward Saver	Branch Reward Single Access ISA
Branch Single Access	Branch Single Access ISA	Branch Smart Instant Adult
Branch Smart Instant Child	Branch Smart Limited Adult	Branch Smart Limited Child
Branch SmartSaver	Branch Triple Access ISA	

Up to and including 6 August 2025	From 7 August 2025
Statements When you pay money into or take money out of your account in any month, we will provide you with a statement for that month. If you haven't made any payments on your account during the year, we will send a statement shortly after each anniversary of your account opening. We will also send you a statement when your account is closed. We will send the statements by post.	Statements When you pay money into or take money out of your account in any month, we will produce a statement for that month. If you haven't made any payments on your account during the year, we will produce a statement shortly after each anniversary of your account opening. You can access your statements through the Internet Bank or our Banking app. You can also ask for a statement in branch, or you can ask us to send them to you regularly by post. We will also send you a statement by post when your account is closed.

Need a copy of documents in Braille, large print or audio format? Just ask in branch or call **03457 30 20 11**.