

## CLASSIC ACCOUNT TERMS AND CONDITIONS

These Specific Terms and Conditions should be read in conjunction with The Wesleyan Bank General Terms and Conditions. If there is any difference between them, these Terms and Conditions override The Wesleyan Bank General Terms and Conditions.

A copy of The Wesleyan Bank General Terms and Conditions can be obtained by contacting us at Wesleyan Bank Ltd, PO Box 3420, Colmore Circus, Birmingham B4 6AE, calling us on 0800 358 1122, or they are available on our website [www.wesleyanbank.co.uk](http://www.wesleyanbank.co.uk).

In these conditions 'account' refers to the Classic Account.

### **Opening an account**

The minimum initial deposit amount is £100. After opening the balance may fall below £100 but will attract a reduced interest rate. Further deposits may be for any amount up to a maximum balance of £1 million.

### **Cheques**

No chequebook or cheque guarantee card is available with this account.

You may request us to issue you a cheque made payable to you or a third party. We may charge a fee for each cheque as set out in our account tariff.

### **Direct Debits/Standing Orders**

Withdrawals may not be made from your account by Direct Debit or Standing Order.

### **Interest**

Interest is calculated on the daily cleared credit balance of your account and is applied to the account twice yearly on 30 June and 31 December.

### **Statements**

Statements of your account will be sent to you on an annual basis as at 31 December. You may request additional statements but these may be subject to a charge as detailed in our account tariff.

**Head Office**

Wesleyan Bank Ltd  
PO Box 3420  
Colmore Circus  
Birmingham  
B4 6AE

Telephone: 0800 358 1122

Fax: 0121 200 9345

[www.wesleyanbank.co.uk](http://www.wesleyanbank.co.uk)

If you would like this document in Braille, large print or audio format, please contact 0345 351 2352.

Wesleyan Bank Ltd (Registered in England and Wales No. 2839202) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No.165116). Registered Office: PO Box 3420, Colmore Circus, Birmingham B4 6AE. Tel: 0800 358 1122. [www.wesleyanbank.co.uk](http://www.wesleyanbank.co.uk). Telephone calls may be recorded for training and monitoring purposes.