

## Bonus Salary Savings Key Product Information Sheet

This key product information sheet gives you details about your Bonus Salary Savings account. Please read them with the GWCU terms and conditions. Both documents form part of our agreement with you.

The Bonus Salary Savings account is a savings account designed for savings to be paid directly from your salary. It is for GWCU members who work for one of our payroll partners and who do not currently have a Salary Saver account.

### Deposits and Withdrawals

Deposits are made directly from your salary. Tell us how much you want to save each month, and we'll arrange with your employer to transfer that amount automatically from your salary. You can save up to £250.00 per month until September 30<sup>th</sup> 2026. After this date you can increase the savings value if you wish to.

You can make withdrawals to an external bank account in the GWCU Membership Portal which you can find on our website: <https://greatwesterncu.org/>.

### Promotional Interest

If you open a new Bonus Salary Savings account between February 17<sup>th</sup> 2026 and March 31<sup>st</sup> 2026 we will pay a promotional fixed interest rate of 7% AER (6.78% gross) until September 30<sup>th</sup> 2026.

After this date your balance will be transferred to our regular Salary Saver product which offers a variable interest rate – this means your interest rate may change while you have the account.

We pay interest into your account monthly on the last working day of every month. Interest is paid gross. This means that you are responsible for paying any tax that may be due.

### Example of savings over 6 months

- Gross interest will be added at the monthly rate of 7% AER.
- This means that if you deposited £100 on the first of each month for 6 months, the estimated balance would be £612.03.

### Account Information and contact details

You can check the balance of your account and set a savings goal (if you wish to) in the GWCU Membership Portal (accessible on <https://greatwesterncu.org/>).

Details on how to contact us can be found on our website <https://greatwesterncu.org/contact-us>