

# Special conditions for the accounts

To be read in conjunction with Product Features and General Terms and Conditions:

## 1 eSaver Access Account (Issue 1)

- 1.1 Accounts are only available to individual savers over the age of 18 and can be opened by a sole holder or two joint holders.
- 1.2 Accounts can only be applied for online. Accounts must be operated by using our internet banking service, which can be accessed via [www.aill.co.im](http://www.aill.co.im). It is your responsibility to ensure that Accounts are operated as set out in the eSaver User Guide, available at [www.aill.co.im](http://www.aill.co.im) and when you apply for your eSavings account. Operation of Accounts by any other means is at our sole discretion and may give rise to charges.
- 1.3 It is your responsibility to provide us with a current active email address that we can use to contact you for the purposes of managing the eSavings Accounts. If you discontinue your email address you must provide us with a new and valid email address.
- 1.4 If you do not provide us with or maintain a current email address we will not be responsible for your failure to receive any messages we send. We will not be responsible if an email which we have sent to your email address does not reach you for technical or other reasons beyond our control.
- 1.5 The eSaver Access account can be opened by a sole holder or two joint holders. If the Account is opened by two joint holders, instructions will be accepted from either holder without reference to the other holder.
- 1.6 If you do not provide the documents which we require within 30 days of applying for the Account, we will reject your application and you will need to re-apply should you wish to open an account.
- 1.7 We will not accept cheques or cash into eSavings accounts. Any such deposits will be returned to you without any liability on our part.
- 1.8 You must provide us with details of a linked nominated account at another bank to which you wish to make payments. Your linked nominated account must be in the same name as at least one of the Account holders of your eSavings Account. Withdrawals can only be made to your linked nominated account. If your linked nominated account ceases to be valid, you must provide us with details of a new linked nominated account.
- 1.9 Statements for the Account will be provided online and will be available for you to print. You will be able to view your Account information at any time by accessing our Internet Banking Service. It is your responsibility to monitor your Account online and to print any Statement or other information you may require for tax or legal reasons. Paper Statements may be issued on closure of the Account at our sole discretion. Paper Statements are available on request in return for a fee as set out in our Schedule of Charges.
- 1.10 In the event of the death of a sole Account holder we reserve the right to require the Account to be operated by your Executors by post or by any other method at our discretion.

## 2 All Select Access and Notice Accounts

- 2.1 Accounts are available to individual savers and can be opened by a single holder or two joint holders. We also consider applications from trustees as well as personal investment companies held for the benefit of individuals.
- 2.2 You must provide us with details of a linked nominated account at another bank to which you wish to make payments. Your linked nominated account must be in the same name as at least one of the Account holders of your Select Accounts.
- 2.3 Interest will be paid annually in arrears on 31 March each year or on a monthly basis at the end of each month for a Monthly Interest account. You may change the frequency at which interest is paid to your Account (where available) by providing us with your instruction by the 15th of the month if the change is needed for the end of the month.

## 3 Select 180 Deferred Interest (Issue 1)

- 3.1 Interest will accrue daily over the life of the Account but is only capitalised in the day when the Account is closed.

## 4 Foreign Currency Accounts

- 4.1 US Dollar 30
- 4.2 Withdrawals are available on a two day call basis without serving the 30 day notice period, however will be subject to an interest charge equivalent to 30 days' interest on the amount withdrawn. The two day call basis means that a period of two working days will be required to ensure that funds in the appropriate currency are available. This will apply even if the currency of withdrawal is US Dollar.
- 4.3 Clause 8.7 of our General Terms and Conditions is replaced by the following:

If you ask us to cancel your written notice, we may accept your cancellation but only if your request is received by us at least two working days prior to your notice period expiring. Once we have called the funds required for your withdrawal, we may cancel your request, but you will be responsible for any costs or losses incurred by the bank in cancelling your notice, including but not limited to any costs or losses associated with exchange of currencies. Any such costs will be deducted from your Account. If you request to change your notice, we will tell you if we accept the change and we will treat your original notice as cancelled. If you wish to change your notice, you must give us a new notice for withdrawal.