

## Profit Sharing

Dividends are calculated on your average savings the previous financial year between 1st of October and the 30th of September. So, if your average savings was £1,000 and the dividend is 0.5% then you would receive £5 dividend to your savings account as share of our profits.

Interest rebates are paid based on any loan interest you have paid to us during the previous financial year. So, if you had paid £1,000 in loan interest to us over the year and we offer a 3% rebate then you would receive £30 paid to your savings account as a share of our profits.

All dividends are paid gross of tax.