

# Make 'one day' today with the One account

## The practical way to achieve your dreams

**WHAT do you dream of doing "one day"? Most of us have an ambition filed away in our minds – something that we want to do once we've cleared the mortgage.**

Perhaps we plan to pack our bags and disappear around the world for a while, or take time out to train for a new career. Or maybe that dream hasn't really surfaced yet – there's just a sense we could get more out of life if we were financially more free.

But why let our mortgage always get in the way of our life? Wouldn't it make more sense to search out a mortgage that offers practical help to pay for our home faster – and achieve our dreams quicker?

The *One* account can free you up to follow your dreams and make your "one day" happen sooner. That's because it can help you pay off your mortgage early, saving you loads of money in interest.

Your mortgage is probably the biggest debt you'll ever have. So it makes sense to do everything you can to pay as little interest as possible on it – to get rid of it as soon as you can. And that's what the *One* account lets you do.

### Pay off your mortgage earlier and do what you want to do sooner

It's so flexible that it even allows you to have your salary paid in so that you can use it like an ordinary current account. As soon as your salary gets paid in, it gets to work reducing your mortgage debt. It's like you're overpaying your mortgage, without actually having to find any extra money.

The same goes for any savings you put in – they get to work on reducing your mortgage debt right away. So why put the money somewhere else, where it could earn next to nothing, be liable to tax, and do nothing to reduce what you owe on your home?

The more salary and savings you leave in, the more you reduce your mortgage debt. Do this even

a little bit and you'll pay your mortgage off early and save loads of money in interest. Serious money. Enough to let you do the things you really want to do – today.

You don't have to be a big-shot earner to benefit. Loads of people could pay off their mortgage early by switching to a *One* account mortgage. Equally, you don't have to be a financial wizard or Mr or Ms Frugal. The *One* account's customers are just like you and 80 per cent of them are on track to pay off their mortgage years ahead of schedule.

Yes, you do have to change your current account, but you don't have to mess around changing direct debits. The *One* account's enthusiastic team will do all that for you.

### Save money and have more to spend on what you want to do

You don't even have to have figured out your dream yet: getting a mortgage that will give you more freedom and that's designed to help you pay it off early will let you live that dream, once you know what it is. All without having to ask someone's permission.

Life's too short. Don't make your mortgage any longer or more expensive than it needs to be. Call now on **08456 10 20 61** or visit **oneaccount.com** – and make "one day" today.

the *one* account



## One account mortgage helped us afford our villa



### Thanks to the *One* account, Gary and Carolyn now own a villa in sun-soaked Turkey

THIS year Gary Batty and partner Carolyn will be able to spend holidays scuba diving, horse riding and lazing around the pool – at their very own place in the sun.

The couple (above) from Chesterfield have recently achieved a cherished ambition – of owning a holiday villa in sun-soaked Turkey. And it's thanks to their flexible *One* account. Gary, 45, who works in aerospace systems, says: "Like millions of others, we used to watch TV's *A Place in the Sun* avidly – while thinking it could never happen for us. "But 18 months ago we moved to the *One* account. Since then our finances have improved tremendously and have been much easier to manage. We'll now pay off our mortgage ten years faster than we would have done – and with the money we're saving on interest, we realised we could easily manage a holiday villa and still stay ahead." So when Gary and teaching assistant

Carolyn, 44, saw their dream villa near Ephesus, with four bedrooms, a fabulous sea view and a pool, they were able to use their *One* account low-rate borrowing facility – and go for it.

"The *One* account team transferred the money with incredible speed and efficiency so that we could beat the competition to get the villa. There's no doubt that had we been with an old-style bank, we would not have been able to fulfil our dream," says Gary.

"Instead, being a *One* account customer has elevated Mr and Mrs Average like us to a level where most things are possible." He adds: "My estate agent in Turkey asked me: 'Why isn't everyone with your bank – they are so good?' I could only tell him that, like me until now, many people do not appreciate fully what a *One* account can do to transform their lives."

## Ultimate flexible mortgage

WITH a mortgage from the *One* account you get the most flexibility you'll get from any mortgage.

- MAKE overpayments of any amount, whenever you want to without having to contact us or make new direct debit arrangements.
- PAY less when you need to without having to ask permission – or take a payment holiday whenever it suits you. Interest will continue to build during any breaks, but as long as you repay your mortgage by the time you retire and stay within your agreed borrowing limit, how you run your account is up to you.
- IF YOU need a bit of extra money (maybe the car needs replacing, or you've found the perfect holiday cottage) and don't want to take out an expensive loan, you can take out the money you need at the same mortgage-style rate you pay on everything. Any extra borrowing is secured against your home and if you choose to pay it back over a longer term then the total amount payable may be greater.
- Use your salary and savings to reduce your mortgage debt and it could save loads of money in interest.

Make "one day" today by calling **08456 10 20 61** or by visiting **oneaccount.com**

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Call now on **08456 10 20 61** or visit **www.oneaccount.com** Textphone 08456 10 10 56  
We accept typetalk calls

The *One* account is a secured personal bank account with The Royal bank of Scotland plc. Not currently available in Northern Ireland.