THE FAMILY BUILDING SOCIETY

2 YEAR FIXED RATE CASH ISA (16)

The information provided is a summary of the key features of the account and is not intended to be a substitute for reading the Product Features leaflet and General Conditions for our Savings Accounts booklet.

SUMMARY BOX

ACCOUNT NAME	2 YEAR FIXED RATE CASH ISA (16)	
WHAT IS THE INTEREST RATE?	RATE EFFECTIVE FROM 21 JANUARY 2022	
	FIXED FOR 2 YEARS	TAX-FREE[1] AER[2]
	£1,000+	0.75%
	– Interest is calculated daily and added to the account annually on 30 September	
CAN THE FAMILY BUILDING SOCIETY CHANGE THE INTEREST RATE?	– No, the interest rate is fixed	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 24 MONTHS BASED ON A £1,000 DEPOSIT?	OPENING BALANCE	PROJECTED BALANCE (GROSS)
	£1,000	£1,015.06
	– This projection assumes that the account is opened with the stated amount with no additions or withdrawals made. Projected balance is at the end of 24 months – All projections are provided for illustrative purposes only and do not take into account individual circumstances – Actual interest may depend on the date the account is opened and the date that interest is paid	

HOW DO I OPEN AND MANAGE MY ACCOUNT?

- The 2 Year Fixed Rate Cash ISA (16) is exclusively available for all existing ISA customers who have had an ISA with us for at least two months
- This ISA can only be applied for by post or at our Epsom branch
- Flexible and non-flexible Cash ISAs can be transferred into the 2 Year Fixed Rate Cash ISA (16). The transfer request should be made to us in the first instance and the transfer request form must accompany the account application form. Any further transfer requests made after the application form is sent will not be accepted
- Please note, transfers from Stocks & Shares ISAs are not permitted
- Additions are allowed for 15 calendar days after the account is opened. After this period no further additions are allowed. We reserve the right to return funds if you decide to invest more than the amount originally specified on your original application
- Additions to the account can be made by debit card, by transfer from your bank account, by cheque, by transfer from another account with us or by cash
- A minimum of £1,000 must be deposited to open the account
- An annual statutory limit of £20,000 for the tax year 2021 / 2022 can be deposited, plus transfers of previous tax years' subscriptions
- A maximum of £250,000 may be held in the account
- Instructions for the account can be made via the Online Service, by phone, by post or at our Epsom branch

CAN I WITHDRAW MONEY?

- Withdrawals are not permitted prior to maturity of the fixed rate term
- Transfer to another ISA provider or closure is subject to Early Access Charges. Please see the 'Taking Money Out' section of the Product Features leaflet for full information
- The funds in your Fixed Rate Cash ISA become available for reinvestment or withdrawal without charge on the maturity date shown on your Savings Account Certificate. We will write to you no later than 15 calendar days before maturity with details of the products available for reinvestment. Please refer to the 'Maturity' section of the Product Features leaflet for full information

ADDITIONAL INFORMATION

TAX STATUS: Tax-free (the future tax treatment of Individual Savings Accounts may vary).

This product is not a flexible ISA.

This issue may be withdrawn at any time without prior notice.

[1]Interest is paid tax-free as it is currently exempt from income tax. The future tax treatment of Individual Savings Accounts may vary.

[2]AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.

All financial information correct on 12 January 2022.

To find out more, please contact our New Business Team:

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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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