

EVERYDAY SAVER (3)

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	EVERYDAY SAVER (3)	
WHAT IS THE INTEREST RATE?	RATES EFFECTIVE FROM 31 AUGUST 2023	GROSS AER ¹
	£50,000+	3.50%
	£100+	3.40%
	<ul style="list-style-type: none"> – Interest rates are dependent on balance amount – Interest is calculated daily and paid annually on 31 January 	
CAN THE FAMILY BUILDING SOCIETY CHANGE THE INTEREST RATE?	<ul style="list-style-type: none"> – Yes, the interest rate is variable and may be changed. Please refer to Section 14 of the General Conditions for our Savings Accounts booklet for more information on when we may make changes to the interest rate and how this will be communicated 	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 AND £50,000 DEPOSIT?	OPENING BALANCE	PROJECTED BALANCE (GROSS)
	£50,000	£51,750.00
	£1,000	£1,034.00
	<ul style="list-style-type: none"> – These projections assume that the account is opened with the stated amount with no additions or withdrawals made. Projected balance is at the end of 12 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 Everyday Saver (3) can be applied for online, by post or at our Epsom branch
- A minimum of £100 must be deposited
- Additions are allowed but not required on a regular basis
- Additions to the account can be made by debit card (online only via the Online Service), by transfer from your bank account, by cheque, by transfer from another savings account with us or by cash
- 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?

- Up to 12 withdrawals are permitted per calendar year without notice or access charge, and can be paid by transfer to your bank account, by transfer to another savings account with us or by cash
 - Minimum withdrawal is £100
- Please see the 'Taking money out' section of the Product Features leaflet for full information

ADDITIONAL INFORMATION

TAX STATUS: Interest is paid gross without deduction of income tax. You will need to declare any income from savings interest earned over your PSA² through a self-assessment tax return to HM Revenue & Customs. Interest is paid on 31 January and available from the following day.

This issue may be withdrawn at any time without prior notice.


¹AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.


²PSA stands for Personal Savings Allowance.


All financial information correct on 18 August 2023.

If you need this document in an alternative format please call our New Business Team on **03330 140141**.

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

 familybuildingsociety.co.uk

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