

Starter ISA Issue 12

5.00% tax-free p.a./AER fixed until 5th April 2025



This Summary Box provides details of this account and any special conditions that apply. Please read it carefully together with the Savings Terms and Conditions you have been given, which can also be found on our website.

Account name	Starter ISA Issue 12		
What is the interest rate?	Annual interest		Fixed until
	% Tax-Free	% AER	05/04/2025
	5.00 %	5.00 %	
	<ul style="list-style-type: none"> • Interest rate correct as at 08/04/2024 • Interest is calculated daily and paid annually • We'll pay your interest tax-free on 05 April 2025 • Interest will be paid straight into your account. 		
Can The Nottingham Building Society change the interest rate?	Your interest rate can't be changed during the fixed period.		
What would the estimated balance be after 11 months based on a £16,500 deposit?	Projected balance		
	£16,912.50		
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> • An account opening date of 08/04/2024 • An account opening balance of £ 1,500 followed by 10 deposits of £ 1,500 being made on the same day each month. • No change to the interest rate • Interest being paid straight into your account • No withdrawals or further deposits. 		
How do I open and manage my account?	<p>Opening your account:</p> <ul style="list-style-type: none"> • You must: <ul style="list-style-type: none"> - visit any branch of The Nottingham Building Society - be a UK resident - be aged 16 or over - provide proof of your identity and permanent address - provide your National Insurance number - deposit a minimum of £10 and maximum of £1,500 • Accounts can only be in your name. Joint accounts are not permitted. <p>Managing your account:</p> <ul style="list-style-type: none"> • You can manage your account at any of our branches. • The ISA allowance for new subscriptions is £20,000 for the current tax year. • After you've opened the account with up to £ 1,500, you can pay in up to £ 1,500 in new ISA subscriptions per calendar month. • If you miss any monthly payments your account balance can be made up to the annual ISA allowance in March 2025. • You can pay money into your account using cash, a cheque or standing order. • Our Faster Payment sort code is: 60-95-93. Once you have opened your account this sort code should be used with the eight digit account number for all Faster Payments, BACS and standing orders. You will not be able to send payments via CHAPS. • You can only fund one Nottingham Building Society cash ISA in each tax year. <p>We do not accept transfers from other ISAs into this account.</p>		
Can I withdraw money?	<p>You cannot make withdrawals except for transfers to other ISA providers, or a different ISA product with The Nottingham Building Society. There will be a charge of 90 days' interest on the amount transferred. This means that you might get back less than you originally deposited.</p> <ul style="list-style-type: none"> • The transfer of ISAs from one provider to another should be completed within 15 days (or up to 30 days for a transfer of a stocks and shares ISA to cash ISA). • You must transfer current tax year savings in full from us. 		

Additional information

- Shortly before your fixed rate period ends, we will send you details of how you can reinvest your savings with us or take out some or all of your money. If we do not hear from you, we will transfer your balance to a variable rate easy access ISA. You will continue to earn tax free interest.
- If you change your mind after you've opened your account, don't worry. If you tell us within 14 days, we'll give you your money back with interest straightaway.
- Other accounts are available with The Nottingham Building Society and other providers, subject to withdrawal conditions you can switch to these at any point.



 Talk to us in **branch**
 or visit **thenottingham.com**

We will pay your ISA free of UK income tax. The tax treatment of ISAs may change. AER stands for Annual Equivalent Rate. It shows what the interest rate would be if the interest was re-invested in the account each year.

Protecting Your Money

The Financial Services Compensation Scheme (FSCS) is there to protect your money if your financial services provider goes out of business; you'll normally get your money back within seven days. All of our savings accounts are FSCS protected up to £85,000 per depositor. FSCS is funded by the financial services industry, and is free to consumers. To find out more, ask at your local branch or go to www.FSCS.org.uk

Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; FRN No. 200785.

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