Fixed Rate Cash ISA key product information

5 Year Fixed Rate Cash ISA 131

4.95% tax-free p.a./AER fixed until 29 January 2032

The Financial Conduct Authority is a financial services regulator. It requires us, Nottingham Building Society, to give you this important information to help you to decide whether our 5 Year Fixed Rate Cash ISA (Issue 131) is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

This account might be right if you

- would like to benefit from your tax-free allowance.
- want to transfer in savings from another provider.
- have a lump sum of at least £1 to deposit.
- Would like a fixed rate of interest.

This may not be right if you

- want regular access to your money. You will lose interest if you transfer your ISA to another provider before 30/01/2032
- want to manage your account in branch.
- have short-term savings goals.

Your agreement with us

Your agreement with us is made up of:

- This product factsheet (this is referred to the "Special Conditions")
- The interest rates that apply to your account
- Any document we publish about account charges
- Our Online Savings Account Conditions
- The Nottingham Building Society's Rules, which you can access via the link in the Online Savings Conditions.

We'll call all these documents together the "T&Cs"

If there's a contradiction between any of these documents, the earliest listed document above is the one to follow.

These T&Cs apply to your savings accounts. Please read them carefully. Once you've done this, keep them in a safe place in case you need to refer to them later.

IMPORTANT POINTS TO NOTE ABOUT THIS ACCOUNT:

- This is an online account that can only be opened via our website or our App.
- It is a fixed interest rate ISA account which means it is a non-payment account with a fixed interest rate.

The account may be withdrawn from sale at any time and without notice.

Information including rates correct as at 05/11/2026

Summary Box – Key Savings Account Information

Account name	**5 Year Fixed Rate Cash ISA 131**
What is the interest rate?	**Annual interest**

% Tax-free	**% AER**	**Fixed until**
4.95%	**4.95%**	**29 January 2032**

- Interest is calculated daily and paid annually.
- You'll only be able to withdraw your interest once the fixed period ends.
- We'll pay your interest tax-free on 29 January each year.
- Interest will be paid straight into your account.

Can Nottingham Building Society change the interest rate?	Your interest rate won't be changed until the account matures on 29/01/2032.
What would the estimated balance be at the end of the fixed rate period based on a £1,000 deposit?	**Projected balance** £1,288.09 This projection is for illustrative purposes only and is based on the following assumptions: • An account opening date of 05/11/2026 • No change to the interest rate during the fixed rate period • Interest being paid annually and added back into your account • No withdrawals or further deposits during the fixed rate period
How do I open and manage my account?	**Opening your account:** • You must: • complete the relevant application form which can be found on our App (Application Form) and provide proof of your identity and permanent address • be a UK resident and be aged 18 or over. If you're not a UK resident, you can still open this account if you meet the government's ISA requirements. Further information is set out on our ISA Declaration which is on the Application Form; and • provide your National Insurance Number. • As with all ISAs, these accounts can only have a single account holder. Joint account holders are not permitted. • This account cannot be opened by anyone who is acting on your behalf (including under a Power of Attorney). **Paying money into your account:** • In each tax year, you may only make payments into one of our Cash ISA accounts **Managing your account:** • You manage your Account via the Nottingham Building Society App or website. • The first payment must be from your nominated bank account, and the details must match those entered in the Application Form. • 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. However you will not be able to send payments via CHAPS. • You have at least 14 calendar days from account opening to make any deposits. • You can pay in your total ISA allowance each tax year (which is £20,000 for the current tax year). Deposits in future tax years will not allowed if the product has been closed to additional funding. • You can make unlimited full transfers in of previous ISA subscriptions up to a total account balance of £750,000. With Nottingham Building Society, if you want to transfer in your ISA savings from the current or previous tax year, you must transfer the full balance. Partial transfers are not permitted. • You have at least 28 calendar days from account opening to transfer an ISA to us, this must be a minimum of £1. If you're paying in by ISA transfer, the money in the existing ISA must be available for transfer before this date. • If you transfer money from a previous year's ISA, it won't affect your ISA allowance for the current tax year. • This is not a flexible ISA.

Savings Account Limits	• All payments into the account are subject to account minimum and maximum amounts. You can't pay more money into the account than the maximum balance. The limit can only be exceeded with any interest added. If you make a payment into your account which will take it over the maximum balance, or the payment doesn't meet the minimum opening or operating balance, we will return the money to its source automatically. • The maximum amount any one saver can hold across all their Nottingham Building Society savings accounts £750,000. For joint accounts, we'll treat the total balance held within it as if it's split equally between each of the account holders for the purpose of calculating this balance only
Can I withdraw money?	• You can't make any withdrawals or close the account during the fixed rate period. • You can transfer funds in full or in part to another ISA provider. You must transfer current tax year savings in full from us. You can transfer ISA savings to another provider from previous years in full or in part. Just so you know, if the terms and conditions of the new account allow, and you're transferring an existing Nottingham Cash ISA into a new Nottingham Cash ISA, we can only transfer the full balance – we are unable to offer to transfer part of your balance. • There will be a charge of 365 days' interest on the amount transferred. This means you might get back less than you originally deposited. • 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). • 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 easy access ISA account. You will continue to earn tax-free interest. • Depending on how you choose to reinvest your savings, these will be available from 30/01/2032
Additional information	• If you no longer want your account, you can cancel it up to 14 days after the day it was opened. You may cancel your subscription, and we will give you your money back with any interest it has earned. There's no notice period or charge. You can then open another ISA in the same tax year if you wish. • If you do not cancel your subscription inside the 14-day time period, please note you will have subscribed to a Cash ISA for this tax year and you will not be able to open another Cash ISA with us in the same tax year. • If you didn't receive these T&Cs until after you opened your account, you'll have 14 days from the date you do receive them

Death of an account holder	• In the event of your death, no further deposits will be allowed, your ISA will be designated as a 'continuing account of a deceased investor' until the earliest of:
	  • the administration of your estate is completed
	  • the ISA is closed by your personal representatives
	  • after three years, if the account has not been closed, we will move the balance into a taxable savings account where it will remain until the personal representative asks for the money to be released.

Please make sure you read the account's further terms and conditions in Part 2

Important Information about ISAs

An ISA (Individual Savings Account) is simply a way of investing your money tax free. There are different types of ISAs: Cash ISAs (which include Help to Buy ISAs), Stocks and Shares ISAs, Innovative Finance ISAs, Lifetime ISAs and Junior ISAs. Nottingham Building Society only offer Cash ISAs including Junior ISA and Lifetime ISA.

Fixed Rate Cash ISA Special Conditions

1 Opening and managing your account.

1.1 ISA investments will be, and must remain in, the beneficial ownership of the account holder and must not be used as security for a loan.
1.2 We'll operate the account in accordance with government legislation and HMRC regulations and guidance.
1.3 If you breach the ISA Regulations or become bankrupt, we may have to void your account. If this happens, we'll notify you. You may then have to pay tax on the interest earned. Where you've made payments which breach ISA regulations, we'll attempt to return payments to you. Where, after making reasonable efforts, we've not been able to return those funds, we may open a new easy access non-ISA account with a variable rate of interest to place those funds into.
1.4 If we delegate any of its functions or responsibilities under the terms agreed with you, we will ensure that the appointed person is competent to carry these out.

2 Non-payment accounts

2.1 This account is not a payment account for the purposes of the Payment Services Regulations 2017. It is a savings account and must not be used for multiple monthly transactions like current accounts.

Nottingham Building Society

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 £120,000 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 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.

OTH1337/1126

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