Branch Flexible Saver

Nottingham Building Society

2.20% gross p.a./AER variable

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	Branch Flexible Saver	
What is the interest rate?	**Annual interest**	
	% Gross	**% AER**
	2.20 %	2.20 %
	- Interest rate correct as of 20/03/2025 - Interest is calculated daily and paid annually - We'll pay your interest Gross on 01 September each year. Any interest earned will not be accessible until after the interest payment date - Interest can be credited to the account or transferred to another building society/bank account or to another account that you have with us.	
Can Nottingham Building Society change the interest rate?	Your interest rate is variable, which means we may increase or decrease your interest rate. When we increase interest rates, we will inform you of any change at the earliest opportunity. When we decrease interest rates, we will notify you in writing 14 days in advance of the change. The basis on which we might change your interest rate is set out in our Savings Terms and Conditions. You can check your current rates at your local branch or online at thenottingham.com	
What would the estimated balance be after 12 months based on a £1,000 deposit?	**Projected balance**	
	£ 1,022.00	
	This projection is for illustrative purposes only and is based on the following assumptions: - No change to the interest rate - Interest is paid annually and straight into your account. Any interest earned will not be accessible until after the interest payment date - No withdrawals or further deposits.	

How do I open and manage my account?	**Opening your account:**
	• You must:
	  - visit any branch of Nottingham Building Society
	  - be a UK resident
	  - be aged 16 or over
	  - provide proof of your identity and permanent address
	  - deposit a minimum of £1
	  - If you are funding your opening payment electronically you must send the initial minimum deposit of £1 or more.
	  - If your account is not funded after 90 days, we will assume it is no longer needed and the account will be closed
	• You can open the account in your sole name or jointly with someone else.
	
	Managing your account:
	• You can manage your account at any of our branches
	• You can pay any amount into your account, up to a maximum account balance of £750,000
	• 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.
	• Please speak to your branch if you would like to send payments via CHAPS.	

Can I withdraw money?	• You can make unlimited withdrawals without notice or loss of interest, providing you keep at least £1 in your account at all times • The most you can withdraw in any one day is £500 in cash, or any amount by cheque • The minimum amount you can withdraw is £1 (or less if closing).	
Additional information	• Other accounts are available with Nottingham Building Society and other providers, subject to withdrawal conditions you can switch to these at any point.	

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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.
Gross: Is the interest rate without tax deducted.

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