

Easy Access ISA

2.35% tax-free 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	Easy Access ISA	
What is the interest rate?	Annual interest	
	% Tax-Free	% AER
	2.35 %	2.35 %
	<ul style="list-style-type: none"> • Interest rate correct as of 23/01/2025 • Interest is calculated daily and paid annually • We'll pay your interest tax-free on 05 April each year. Any interest earned will not be accessible until after the interest payment date. • Interest will be credited to the account. 	
Can Nottingham Building Society change the interest rate?	<p>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.</p> <p>You can check your current rates at your local branch or online at thenottingham.com</p>	
What would the estimated balance be after 12 months based on a £1,000 deposit?	Projected balance	
	£ 1,023.50	
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> • 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?	<p>Opening your account:</p> <ul style="list-style-type: none"> • You must: <ul style="list-style-type: none"> - visit any branch of Nottingham Building Society - be a UK resident - be aged 16 or over on 6 April 2024 - provide proof of your identity and permanent address - provide your National Insurance number - deposit a minimum of £10 - If you are funding your opening payment electronically you must send the initial minimum deposit of £10 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 also open the account by transferring funds from another ISA provider • 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 • You can pay in your total ISA allowance each tax year (which is £20,000 for the current tax year) • You can pay any amount into your account, up to the annual ISA allowance • 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. • You can only fund one Nottingham Building Society cash ISA in each tax year • You can make unlimited transfers (either part or entire balances) of previous ISA subscriptions from any bank or building society up to £750,000 • If you transfer money from a previous year's ISA, it won't affect your ISA allowance for the current tax year. 	

Can I withdraw money?	<ul style="list-style-type: none"> • You can make unlimited withdrawals without notice or loss of interest, providing you keep at least £10 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 • You can transfer to another Nottingham Building Society account, subject to the terms and conditions of that account • You can transfer funds in full or in part to another ISA. You must transfer current tax year savings in full from us. You can transfer ISA savings from previous years in full or in part • 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).
Additional information	<ul style="list-style-type: none"> • 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 straight away • Other accounts are available with Nottingham Building Society and other providers, subject to withdrawal conditions you can switch to these at any point.

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 £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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