1 Year Fixed Rate Bond 481

Nottingham Building Society

4.65% gross p.a./AER fixed until 31 January 2028

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	**1 Year Fixed Rate Bond 481**		
What is the interest rate?	**Annual interest**		**Fixed until**
	% Gross	**% AER**	31/01/2028
	4.65%	4.65%	
	• 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 gross on 31 January each year • 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 can't be changed during the fixed period.		
What would the estimated balance be at the end of the fixed rate period based on a £1,000 deposit?	**Projected balance**		
	£1,058.10		
	This projection is for illustrative purposes only and is based on the following assumptions: •An account opening date of 05/11/2026 •Interest being paid straight 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: - visit any branch of Nottingham Building Society - be a UK resident - 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 • You can open the account in your sole name or jointly with someone else • There are no age restrictions - accounts for individuals under the age of 7 must be held in trust. • If your account is not funded after 90 days, we will assume it is no longer needed and the account will be closed **Managing your account:** • You can manage your account at any of our branches • Whilst the product is available, you can pay any amount into your account, up to a maximum account balance of £750,000 • Once this product has been withdrawn, you won't be able to pay any more money into your account • You can pay money into your account using cash, a cheque or standing order • Our Faster Payment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 have at least 14 calendar days from account opening to make any further deposits up to a maximum account balance of £750,000		
Can I withdraw money?	• You can't make withdrawals or close the account during the fixed rate period • 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 account. You will continue to earn gross interest. • Your funds will be available on 01/02/2028		

Nottingham Building Society

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.

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 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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