

Variable Rate Cash ISA Key Product Information and Special Conditions

Bonus Access ISA 3

4.05% tax-free p.a./AER variable including a 2.15% variable bonus until 31/01/2027

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 Bonus Access ISA 3 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

- want access to your money at any time
- would like to benefit from your tax-free allowance
- want to transfer in ISA savings from another provider
- would like to top up your savings any time

This may not be right if you

- want a fixed rate of interest
- want to manage your account in branch.

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 variable interest rate ISA account which means it is a non-payment account with a variable interest rate.
- From time to time, we may change the interest rate applicable to this Account which means that we may increase or reduce the interest rate. The basis on which we will do this and how we'll tell you is explained in our Online Savings Account Conditions.

The account may be withdrawn from sale at any time and without notice.

Information including rates correct as at 26 September 2025

Summary Box – Key Savings Account Information

Account name	Bonus Access ISA 3		
What is the interest rate?	Annual interest		
		% Tax-Free	% AER
	Interest rate with bonus (includes a variable bonus of 2.15% until 31/01/2027)	4.05 %	4.05 %
	Interest rate without bonus	1.90 %	1.90 %
	<ul style="list-style-type: none"> - Interest is calculated daily and paid annually - We'll pay your interest tax-free on 31 January each year and will be available on the following working day. Interest will be credited to the account. 		
Can Nottingham Building Society change the interest rate?	<p>The interest rate, including the bonus, is variable, which means from time to time we may increase or decrease the interest rate. When we change your interest rate, we will inform you as set out in our Online Savings Account Terms and Conditions.</p> <p>You can check your current rates by logging in to your Nottingham Building Society account.</p>		
What would the estimated balance be after 12 months based on a £1,000 deposit?	Projected balance		
	With bonus – includes a variable bonus of 2.15% until 31/01/2027		Without Bonus
	£ 1,040.50		£ 1,019.00
	<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 and will be available on the following working day. Interest will be credited to the account. • No withdrawals or further deposits. 		
How do I open and manage my account?	<p>Opening your account:</p> <p>You must:</p> <ul style="list-style-type: none"> • 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). <p>Paying money into your account:</p> <ul style="list-style-type: none"> • In each tax year, you may only make payments into one of our Cash ISA accounts 		

	<p>Managing your account:</p> <ul style="list-style-type: none"> 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. You can continue to pay any amount into your Account, up to the annual ISA allowance. The ISA allowance for new accounts in the current tax year is £ 20,000 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. 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 therefore any money you withdraw and then re-deposit will count towards the current year annual limit.
Savings Account Limits	<ul style="list-style-type: none"> 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?	<ul style="list-style-type: none"> You can make unlimited withdrawals without notice or loss of interest, providing you keep at least £1 in your Account at all times. You can transfer funds in full or in part away from us to another ISA provider. You must transfer the entire ISA balance for the current tax year from us. There is no maximum amount you can withdraw in any one day. The minimum amount you can withdraw is £1. 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). If you close your Cash ISA, any interest you subsequently earn on the money that was in the account will be subject to tax. This means you lose the tax-free benefit on the money that was in the Account, whether this had accumulated over previous tax years or only during the current tax year. Unless you reinvest that money back into a new ISA, which will be subject to the annual limits, you won't benefit from this tax-free benefit again.
Additional information	<ul style="list-style-type: none"> 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	<p>In the event of your death, no further payments will be allowed, and this Account will be designated as a 'continuing account of a deceased investor' until the earliest of:</p> <ul style="list-style-type: none"> 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.

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.

Variable 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.

We will pay your ISA free of UK income tax. The tax treatment of ISAs may also 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 [FSCS.org.uk](https://www.fscs.org.uk)

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