

# 5 Year Fixed Rate Cash ISA 243

## 4.23% tax-free p.a./AER fixed until 28<sup>th</sup> August 2030

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	5 Year Fixed Rate Cash ISA 243		
What is the interest rate?	Annual interest		Fixed until
	% Tax-Free	% AER	28/08/2030
	4.23 %	4.23 %	
	<ul style="list-style-type: none"><li>• Interest is calculated daily and paid annually</li><li>• You'll only be able to withdraw your interest once the fixed period ends</li><li>• We'll pay your interest tax-free on 28 August each year</li><li>• Interest will be credited to your account.</li></ul>		
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		
	£ 1,237.43		
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"><li>•An account opening date of 09/07/2025</li><li>•No change to the interest rate during the fixed rate period</li><li>•Interest being paid straight into your account</li><li>•No withdrawals or further deposits during the fixed rate period.</li></ul>		
How do I open and manage my account?	<p>Opening your account:</p> <ul style="list-style-type: none"><li>• You must:<ul style="list-style-type: none"><li>- visit any branch of Nottingham Building Society</li><li>- be a UK resident and be aged 16 or over on 6 April 2024</li><li>- provide proof of your identity and permanent address</li><li>- provide your National Insurance number</li><li>- deposit a minimum of £500</li><li>- If you are funding your opening payment electronically you must send the initial minimum deposit of £500 or more</li></ul></li><li>• If your account is not funded after 90 days, we will assume it is no longer needed and the account will be closed</li><li>• You can also open the account by transferring funds from another ISA provider.</li><li>• Accounts can only be in your name. Joint accounts are not permitted.</li></ul> <p>Managing your account:</p> <ul style="list-style-type: none"><li>• You can manage your account at any of our branches</li><li>• You can pay money into your account using cash, a cheque or standing order</li><li>• 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.</li><li>• Please speak to your branch if you would like to send payments via CHAPS.</li><li>• You will have at least 14 calendar days from account opening to make any deposits</li><li>• You can pay in your total ISA allowance each tax year (which is £20,000 for the current tax year) while the product remains open to funding.</li><li>• You can also make unlimited transfers (either part or entire balances) of previous ISA subscriptions from any bank or building society up to £750,000</li><li>• You have at least 28 calendar days from account opening to transfer an ISA to us, this must be a minimum of £500.</li><li>• If you transfer money from a previous year's ISA, it won't affect your ISA allowance for the current tax year</li><li>• After you've opened the account, we won't contact you to let you know when it closes to new investors. To find out if it's still available, please contact us</li><li>• You can only fund one Nottingham Building Society cash ISA in each tax year. In any such year, and if you are aged 18 or over, other providers may also allow you to invest in a Cash ISA, Stocks and Shares ISA, Innovative Finance ISA and/or Lifetime ISA, subject to the overall ISA limits.</li></ul>		

<b>Can I withdraw money?</b>	<ul style="list-style-type: none"> <li>• You can't make withdrawals or close the account during the fixed rate period</li> <li>• 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. There will be a charge of 365 days' interest on the amount transferred. This means you might get back less than you originally deposited</li> <li>• 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)</li> <li>• 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 cash ISA account. You will continue to earn tax-free interest.</li> <li>• Your funds will be available on 29/08/2030</li> </ul>
<b>Additional information</b>	<ul style="list-style-type: none"> <li>• 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 straightaway</li> <li>• Other accounts are available with Nottingham Building Society and other providers, subject to withdrawal conditions you can switch to these at any point.</li> <li>• You are responsible for making sure the overall ISA limit is not exceeded for subscriptions made by you. Oversubscriptions and any related gains in the current tax year can be removed by HMRC to correct the error.</li> </ul>

## 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](http://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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