

The Nottingham 90 Day Notice Cash ISA

The key product information sheet provides details of this account and any special conditions that apply, so please read it carefully together with the Savings Terms and Conditions to be sure that this is the right account for you.

Account name	The Nottingham 90 Day Notice Cash ISA		
What is the interest rate?	Annual interest		
	Balance	% Tax-Free	% AER
	£10-£19,999	2.75%	2.75%
	£20,000 and over	3.85%	3.85%
	<ul style="list-style-type: none"> • Interest rate correct as of 10 August 2023. • Interest is calculated daily and paid annually. • We will pay your interest on 5 April each year. • Interest will be paid straight into your account. 		
Can The Nottingham change the interest rate?	<p>Your interest rate is variable, which means we may increase or decrease your interest rate. If we increase interest rates, we will inform you of any change at the earliest opportunity.</p> <p>If we decrease interest rates, we will notify you in writing 14 days in advance of the change. You will be given 30 days from the date of the notification to close or switch your account without notice or penalty. 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 interest rate at any time on our website at thenottingham.com, or by asking at your local branch of The Nottingham.</p>		
What would the estimated balance be after 12 months?	Projected balance		
	Based on a £1,000 deposit	Based on a £20,000 deposit	
	£ 1,027.50	£ 20,770	
	<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. 		

<p>How do I open and manage my account?</p>	<p>Opening your account:</p> <ul style="list-style-type: none"> • You must: <ul style="list-style-type: none"> ○ Visit any branch of The Nottingham. ○ be a UK resident and at least 16 years old • The minimum opening and operating balance is £10. • You can open the account in your sole name only. Joint accounts are not permitted • You can pay funds into the account, up to the ISA limit for the current tax year. If you don't fund your account with your full allowance, you'll limit the amount you can hold in a cash ISA in the current tax year as you will not be able to open or add to another cash ISA for the current tax year. • You can transfer previous ISA savings from another ISA provider or a Nottingham Building Society ISA. This will not affect your ISA limit for the current year • To transfer funds from another provider, all you need to do is complete an ISA transfer authority form. There's no need to tell your current ISA provider that you are moving your money, we'll do that for you and arrange the transfer. You will start to earn interest on the amount you transfer from the date on the transfer cheque from your current ISA provider. Unfortunately, we cannot tell you how long the transfer process will take. However, your current ISA provider is obliged, under HMRC (HM Revenue and Customs) guidelines, to complete the transfer within 15 days of receiving the request from us <p>Managing your account:</p> <ul style="list-style-type: none"> • You must keep at least £10 in your account at all times unless you are closing your account. • You can operate your account at any of our branches • The most you can pay in is £20,000 in new subscriptions this tax year, plus additional ISA subscriptions from subsequent tax years up the respective limit for each year • Each tax year you can pay in up to that year's annual ISA subscription limit. This can be found at gov.uk.individual-savings-accounts. If you don't fund your account with your full allowance, you'll limit the amount you can hold in a cash ISA in the current tax year as you will not be able to open or add to another cash ISA for the current tax year • This is not a Flexible ISA therefore, if the maximum amount for the tax year is invested and a withdrawal is made, further funds can't be added to replace those withdrawn. • You can pay money into your account at any branch 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. You will not be able to send payments via CHAPS.
<p>Can I withdraw money?</p>	<ul style="list-style-type: none"> • You can withdraw your money by giving us 90 days' notice without a withdrawal charge. • You can instantly access your money in an emergency, but you will be charged 90 days' interest on any amount you withdraw. This means you might get back less than you originally deposited. • 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 when closing your account. • You can transfer funds in full or in part to another ISA. Under ISA rules you must transfer current tax year savings in full. You can transfer ISA savings from previous years in full or in part. There will be a charge of 90 days interest on the amount transferred.
<p>Additional information</p>	<ul style="list-style-type: none"> • Other accounts are available with The Nottingham and other providers, subject to withdrawal conditions you can switch to these at any point • 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 and we won't make any charges.



Talk to us in **branch**
or visit thenottingham.com

*We will pay your ISA free of UK income tax. Your tax treatment will depend on your individual circumstances and may be subject to change in the future. 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 www.FSCS.org.uk

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