



# Branch Notice

## 2.75% Gross 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.

<b>Account name</b>	<b>Branch Notice</b>
<b>What is the interest rate?</b>	<b>Annual interest</b>
	<b>% Gross</b>
	<b>% AER</b>
	2.75 %
	2.75 %
	<ul style="list-style-type: none"> <li>• Interest rate correct as at 10/08/2023</li> <li>• Interest is calculated daily and paid annually</li> <li>• We'll pay your interest Gross on 01 December each year</li> <li>• Interest will be paid straight into your account.</li> </ul>
<b>Can The Nottingham change the interest rate?</b>	<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. You will be given 30 days from the date of this 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 current rates at your local branch or online at <a href="http://thenottingham.com">thenottingham.com</a></p>
<b>What would the estimated balance after 12 months based on a £1,000 deposit?</b>	<b>Projected balance</b>
	£ 1,027.50
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>• No change to the interest rate</li> <li>• Interest is paid annually and straight into your account. Any interest earned will not be accessible until after the interest payment date.</li> <li>• No withdrawals or further deposits.</li> </ul>
<b>How do I open and manage my account?</b>	<p><b>Opening your account:</b></p> <ul style="list-style-type: none"> <li>• You must: <ul style="list-style-type: none"> <li>- visit any branch of The Nottingham</li> <li>- be a UK resident</li> <li>- be aged 16 or over</li> <li>- provide proof of your identity and permanent address</li> <li>- deposit a minimum of £1</li> </ul> </li> <li>• You can open the account in your sole name or jointly with someone else.</li> </ul> <p><b>Managing your account:</b></p> <ul style="list-style-type: none"> <li>• You can manage your account at any of our branches.</li> <li>• You can pay any amount into your account, up to a maximum account balance of £750,000.</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. You will not be able to send payments via CHAPS.</li> <li>• You can pay money into your account at any branch using cash, a cheque or standing order.</li> </ul>
<b>Can I withdraw money?</b>	<ul style="list-style-type: none"> <li>• You can withdraw your money by giving us 60 days' notice.</li> <li>• You can instantly access your money in an emergency, but you will be charged 60 days' interest on any amount you withdraw. This means you might get back less than you originally deposited.</li> <li>• You can make unlimited withdrawals without loss of interest, providing you keep at least £1 in your account at all times.</li> <li>• The most you can withdraw in any one day is £500 in cash, or any amount by cheque.</li> <li>• The minimum amount you can withdraw is £1 or less when closing your account.</li> <li>• You can transfer to another Nottingham account, subject to the terms and conditions of that account.</li> </ul>
<b>Additional information</b>	<ul style="list-style-type: none"> <li>• Other accounts are available with The Nottingham and other providers, subject to withdrawal conditions you can switch to these at any point.</li> </ul>



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

**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 £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.

OTH200/0523



**Protected**