

Easy Access ISA – Issue 5

A great way to take advantage of your tax-free allowance, this account gives you the flexibility to make unlimited withdrawals – so you don't have to tie your money up. Pay in a lump sum or regular smaller payments, the choice is yours.

This 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	Easy Access ISA - Issue 5	
What is the interest rate?	Annual interest	
	% Tax-free*	% AER*
	1.20%	1.20%
	Interest rate correct as at 22/07/2019 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?	Your interest rate is variable. This means we may increase or decrease interest rates at any time. 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. The basis on which we might change your interest rate is set out in our Savings Terms and Conditions. You can check your interest rate at any time on our website at www.thenottingham.com , or by asking at your local branch of The Nottingham.	
What would the estimated balance be after 12 months based on a £1,000 deposit?	Projected balance	
	£1,012.00	
	This projection is for illustrative purposes only and is based on an account opening date of 5 April 2020. It assumes no withdrawals or further deposits and interest being added to the account. It is based on the annual interest rate.	
How do I open and manage my account?	<p>To open this account:</p> <ul style="list-style-type: none"> • Visit any branch of The Nottingham • You must be a UK resident and at least 16 years old • You will need to fill in an application form and provide proof of your identity and permanent address • You will need a minimum of £500 • You can open the account in your sole name only. Joint accounts are not permitted • You can pay further 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 cannot transfer previous ISA savings from another ISA provider or a Nottingham Building Society ISA. <p>Managing this account:</p> <ul style="list-style-type: none"> • You can operate your account from any of our branches • The most you can pay in is £20,000 in new subscriptions this tax year (6 April 2019 to 5 April 2020) plus additional new subscriptions in subsequent tax years up to the respective limit for each year • 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 8 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"> • This is an instant access account. You can make unlimited withdrawals without notice or loss of interest, providing you keep at least £500 in your account at all times • You can transfer funds in full or in part to another ISA • Once you've invested up to the maximum allowed for the tax year, you can't add any more to your ISA even if you make a withdrawal. For example, if you invest your maximum allowance on 8 August 2019 and withdraw £500 on 20 August 2019, you would not be able to add any more to your account until 6 April 2020. However, you can transfer your funds to a stocks and shares ISA and reinvest in a cash ISA as long as you don't exceed the annual limit • 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 if closing) • You can transfer to another Nottingham account, subject to the terms and conditions of that account.
<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 Easy Access ISA Issue 5 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 interest 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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