

Fixed Rate ISA – Issue 45

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	Fixed Rate ISA – Issue 45	
What is the interest rate?	Annual interest	
	% Tax-free*	% AER*
	1.15%	1.15%
	Interest rate correct as at 12/08/2019 Interest is calculated daily and paid annually. We will pay your interest tax-free on 30 November each year until the account matures in 2020. You won't be able to withdraw your interest until the account matures. Interest will be paid straight into your account.	
Can The Nottingham change the interest rate?	Your interest rate is fixed until 30 November 2020. This means that we cannot change the rate until after this date.	
What would the estimated balance be when the account matures based on a £1,000 deposit?	Fixed term end date	Projected balance
	30 November 2020	£1,015.01
	This projection is for illustrative purposes only and is based on an account opening date of 12 August 2019. 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, whilst the issue remains open, 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. • Once this issue has been withdrawn, you won't be able to pay any more money into your account. • Whilst the issue remains open you can transfer any previous ISA savings whether 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 or on the day we receive funds for accounts that are transferred electronically. 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 if it's a Cash ISA or 30 days for a Stocks & Shares 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 plus unlimited transfers of previous ISA subscriptions whether from an existing Nottingham Building Society ISA or an ISA with another bank or building society. If you transfer money from a previous year's ISA, it won't affect your ISA limit for the current tax year. The most you can pay into the account is £750,000. • 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. 	
Can I withdraw money?	<ul style="list-style-type: none"> • You cannot make withdrawals except for transfers to other ISA providers, or a different ISA product with The Nottingham. • You can transfer funds in full or in part to another ISA. There will be a charge of 180 days' interest on the amount transferred. • As we don't allow any other types of withdrawals you need to be sure you won't need to access your money until the account matures on 30 November 2020. • Shortly before your account matures we will write to you with replacement products available. If we do not hear from you, we will transfer your balance to our variable rate easy access Cash ISA account or the nearest equivalent. You will continue to earn tax-free interest at the prevailing variable Cash ISA or nearest equivalent rate. 	

Continued overleaf

Additional information

- 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.
- There's no guarantee that the current difference between our fixed rates and general rates will continue. General interest rates may fall below or rise above the fixed rate.



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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