

Fixed Rate Account - Issue 185

This account is a limited issue and may be withdrawn at any time. So make sure you don't miss out by opening an account today.

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 Account - Issue 185		
What is the interest rate?	Annual interest		Maturity date
	% Gross*	% AER*	30 November 2024
	1.45%	1.45%	
	Interest rate correct as at 12 August 2019. Interest is calculated daily and paid annually. We will pay your interest on 30 November each year until your account matures. You won't be able to withdraw your interest until the account matures. Interest can be paid into your account, into another account with The Nottingham or another bank or building society account.		
Can The Nottingham change the interest rate?	Your interest rate is fixed until 30 November 2024. This means that we cannot change the rate until after this date.		
What would the estimated balance be at maturity based on a £1,000 deposit?	Fixed term end date		Projected Balance
	30 November 2024		£1,079.33
	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. • There are no age restrictions - accounts for individuals under the age of 7 must be held in trust. • 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 or jointly with someone else. • Once this issue has been withdrawn, you won't be able to pay any more money into your account. <p>Managing this account:</p> <ul style="list-style-type: none"> • The most you can pay into the account is £750,000. • Fixed rate accounts are only available for a limited period. Once this issue has been withdrawn, you won't be able to pay any more money into your account. • You can pay money into your account at any branch using cash, a cheque or standing order. • You can operate your account from any of our branches. • 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"> • You cannot make withdrawals until after the maturity date. • As we don't allow withdrawals you need to be sure you won't need to access your money until the account matures. • If the account is in joint names, the correct number of accounts holders must sign to authorise a withdrawal • Shortly before your account matures we will write to you with details of replacement products available. If we do not hear from you, we will transfer your balance to an account called Branch Instant, or an alternative account we consider appropriate at the time.
<p>Additional information</p>	<ul style="list-style-type: none"> • 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 interest without tax taken off (gross). It is your responsibility to declare any interest you earn over your personal savings allowance directly to HMRC. Your tax treatment will depend on your individual circumstances and may be subject to change in the future, for further information please contact HMRC. 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 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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