

Fixed Rate ISA Issue 128

4.40% tax-free p.a./AER fixed until 31st January 2026



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.

Account name	Fixed Rate ISA Issue 128		
What is the interest rate?	Annual interest		Fixed until
	% Tax-Free	% AER	31/01/2026
	4.40 %	4.40 %	
	<ul style="list-style-type: none"> • Interest rate correct as at 18/11/2022 • Interest is calculated daily and paid annually • You'll only be able to withdraw your interest once the fixed period ends • We'll pay your interest tax-free on 31 January each year • Interest will be paid straight into your account. 		
Can The Nottingham change the interest rate?	Your interest rate can't be changed during the fixed period.		
What would the estimated balance be at the end of the fixed rate period based on a £1,000 deposit?	Projected balance		
	£ 1,148.18		
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> • An account opening date of 18/11/2022 • No change to the interest rate during the fixed rate period • Interest being paid straight into your account • No withdrawals or further deposits during the fixed rate period. 		
How do I open and manage my account?	<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 - be aged 16 or over - provide your national insurance number - provide proof of your identity and permanent address - deposit a minimum of £500 • You can also open the account by transferring funds from another ISA provider. • Accounts can only be in your name. Joint accounts are not permitted. <p>Managing your account:</p> <ul style="list-style-type: none"> • You can manage your account at any of our branches. • Once this product has been withdrawn, you won't be able to pay any more money into your account. • The ISA allowance for new subscriptions in the 2022/23 tax year is £20,000. • Whilst the product is available, you can pay any amount into your account, up to the annual ISA allowance • You can pay money into your account 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. • You can only fund one cash ISA in each tax year. • You can also make unlimited transfers (either part or entire balances) of previous ISA subscriptions from any bank or building society up to £750,000. • If you transfer money from a previous year's ISA, it won't affect your ISA allowance for the current tax year. 		
Can I withdraw money?	<ul style="list-style-type: none"> • You can't make withdrawals or close the account during the fixed rate period. • 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 180 days' interest on the amount transferred. • Shortly before your fixed rate period ends, we will send you details of how you can reinvest your savings with us or take out some or all of your money. If we do not hear from you, we will transfer your balance to a new six-month fixed rate ISA account. You will continue to earn tax-free interest. 		

Additional information

- 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.



 Talk to us in branch
 or visit [thenottingham.com](https://www.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.

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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

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.

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