

# Fixed Rate Issue 281

## 4.00% gross p.a./AER fixed until 31<sup>st</sup> July 2025

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>Fixed Rate Issue 281</b>		
<b>What is the interest rate?</b>	<b>Annual interest</b>		<b>Fixed until</b>
	<b>% Gross</b>	<b>% AER</b>	31/07/2025
	4.00 %	4.00 %	
	<ul style="list-style-type: none"> <li>• Interest rate correct as at 10/05/2023</li> <li>• Interest is calculated daily and paid annually</li> <li>• You'll only be able to withdraw your interest once the fixed period ends</li> <li>• We'll pay your interest gross on 31st July each year</li> <li>• Interest will be paid straight into your account.</li> </ul>		
<b>Can The Nottingham change the interest rate?</b>	Your interest rate can't be changed during the fixed period.		
<b>What would the estimated balance be at the end of the fixed rate period based on a £1,000 deposit?</b>	<b>Projected balance</b>		
	£ 1,091.43		
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>• An account opening date of 10/05/2023</li> <li>• Interest being paid straight into your account</li> <li>• No withdrawals or further deposits during the fixed rate period.</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>- provide proof of your identity and permanent address</li> <li>- deposit a minimum of £500</li> </ul> </li> <li>• You can open the account in your sole name or jointly with someone else.</li> <li>• There are no age restrictions - accounts for individuals under the age of 7 must be held in trust.</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>• Once this product has been withdrawn, you won't be able to pay any more money into your account. Whilst the product is available, 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> </ul>		
<b>Can I withdraw money?</b>	<ul style="list-style-type: none"> <li>• You can't make withdrawals or close the account during the fixed rate period. 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 variable easy access account. You will continue to earn gross interest.</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.



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