

# Notice ISA – Issue 2

A great way to take advantage of your tax-free allowance, this account gives you the flexibility to make unlimited withdrawals by giving us 30 days' notice – 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, so please read it carefully together with the Savings Terms and Conditions to be sure that this is the right account for you.

<b>Account name</b>	Notice ISA – Issue 2	
<b>What is the interest rate?</b>	<b>Annual interest</b>	
	<b>% Tax-free*</b>	<b>% AER*</b>
	0.50%	0.50%
	Interest rate correct as at 24/08/2016 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.	
<b>Can The Nottingham change the interest rate?</b>	<p>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. You will be given 30 days from the date of this notification to close or switch your account without notice or penalty. The basis on which we might change your interest rate is set out in our Savings Terms and Conditions.</p> <p>You can check your interest rate at any time on our website at <a href="http://www.thenottingham.com">www.thenottingham.com</a>, or by asking at your local branch of The Nottingham.</p>	
<b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b>	<b>Projected balance</b>	
	£1,005.00	
	This projection is for illustrative purposes only. It assumes no withdrawals or further deposits and interest being added to the account. It is based on the annual interest rate.	
<b>How do I open and manage my account?</b>	<p><b>To open this account:</b></p> <ul style="list-style-type: none"> <li>• Visit any branch of The Nottingham.</li> <li>• You must be a UK resident and at least 16 years old.</li> <li>• You will need to fill in an application form and provide proof of your identity and permanent address.</li> <li>• You will need a minimum of £1.</li> <li>• You can open the account in your sole name only. Joint accounts are not permitted.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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. 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.</li> </ul> <p><b>Managing this account:</b></p> <ul style="list-style-type: none"> <li>• You can operate your account from any of our branches.</li> <li>• The most you can pay in is £20,000 in new subscriptions this tax year (6 April 2019 to 5 April 2020) 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</li> <li>• You can pay money into your account at any branch 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 8 digit account number for all Faster Payments, BACS and standing orders. You will not be able to send payments via CHAPS.</li> </ul>	

<p><b>Can I withdraw money?</b></p>	<ul style="list-style-type: none"> <li>• You can withdraw your money by giving us 30 days' notice. You can have instant access to your money in an emergency, but you will be charged 30 days' interest on any amount you withdraw.</li> <li>• You can transfer funds in full or in part to another ISA. There will be a charge of 30 days' interest on the amount transferred.</li> <li>• You can make as many withdrawals as you like, providing you keep at least £1 in your account at all times</li> <li>• 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 6 April 2019 and withdraw £500 on 6 December 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.</li> <li>• The most you can withdraw in any one day is £500 in cash, or any amount by cheque.</li> <li>• The minimum amount you can withdraw is £1 (or less if closing).</li> <li>• You can transfer to another Nottingham account, subject to the terms and conditions of that account.</li> <li>• If the account is in joint names, the correct number of account holders must sign to authorise a withdrawal.</li> </ul>
<p><b>Additional information</b></p>	<ul style="list-style-type: none"> <li>• Other accounts are available with The Nottingham and other providers, subject to withdrawal conditions you can switch to these at any point.</li> <li>• If you change your mind after you've opened your Notice ISA Issue 2 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.</li> </ul>



 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](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; registered No. 200785.



**Protected**