

# Panthers Regular Saver

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.

<b>Account name</b>	Panthers Regular Saver		
<b>What is the interest rate?</b>	<b>Annual interest</b>		<b>Maturity date</b>
	<b>% Gross*</b>	<b>% AER*</b>	31 January 2020
	2.00%	2.00%	
	Interest rate correct as at 3 September 2018. Interest is calculated daily and paid annually. We will pay your interest straight into your account on 31 January each year until your account matures in 2020.		
<b>Can The Nottingham change the interest rate?</b>	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. The basis on which we might change your interest rate is set out in our Savings Terms and Conditions. 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.		
<b>What would the estimated balance be when the account matures based on a £8,500 deposit?</b>	<b>Projected balance</b>		
	£ 8,627.50		
	This projection is for illustrative purposes only and is based on an account opening date of 3 September 2018. It also assumes that deposits of £500 are made on 1st of each month until maturity, with no withdrawals 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 £10, and can open your account with up to £500.</li> <li>• You can open the account in your sole name or jointly with someone else.</li> </ul> <p><b>Managing this account:</b></p> <ul style="list-style-type: none"> <li>• The most you can pay into the account is £500 per month, up to a maximum account balance of £8,500.</li> <li>• You can pay money into your account at any branch using cash, a cheque or standing order.</li> <li>• You can add to your account at any time.</li> <li>• You can make more than one monthly payment if you want to, but you must not pay in more than £500 in one calendar month.</li> <li>• The monthly limit of £500 may result in payments to your account being rejected if this is exceeded. It is your responsibility to ensure any payments sent to your account are received as missed payments cannot be made up in subsequent months.</li> <li>• You can also miss as many monthly payments as you like.</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> <li>• Standing orders should be set up for between 1st - 25th of the month in order to avoid any subscription issues that may occur as a result of the month-end not falling on a working day.</li> </ul>		
<b>Can I withdraw money?</b>	<ul style="list-style-type: none"> <li>• You cannot make withdrawals until after the maturity date.</li> <li>• As we don't allow withdrawals you need to be sure you won't need to access your money until the account matures.</li> <li>• On 31 January 2020 your balance will automatically be transferred to our instant access Branch Instant Issue 2 account or nearest equivalent if this account is no longer available. Details of your payments, interest and tax will be detailed in your passbook which we can update on request.</li> </ul>		

**Additional information**

Once your interest has been paid, we'll then send you a statement telling you how much interest you've earned, the rates that have applied to your account over the last year and the current rate of interest.

Other accounts are available with The Nottingham and other providers, subject to withdrawal conditions you can switch to these at any point.


As you start to build up money in your account, your support will grow too. For every £1 you save and keep in the account for a year, we'll give the equivalent of 0.25% to The Nottingham Panthers. The more you save, the more interest you'll earn, which means more in your account and even more support for the sports stars of the future. If you change your mind after you've opened your Panthers Regular Saver 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.

Each season you will automatically be entered into up to two free prizes draws to win a Panthers Training Experience.

Terms and conditions for our Panthers Regular Saver 'Panthers Training Experience' prize draw

1. To be eligible for each prize draw you must be resident in the UK and aged 18 or over.
2. Employees of Nottingham Building Society, Nottingham Property Services Limited, Nottingham Mortgage Services Limited, Harrison Murray Limited and HM Lettings Limited and their relatives are not allowed to participate.
3. Anyone who holds a Panthers Regular Saver Account will automatically be entered into up to two prize draws each season to win a Panthers Training Experience. (Instances where you may not be entered in all prize draws are 1) if you open your account part way through the season 2) if your account matures part way through the season). Each draw winner will win a Panthers Training Experience at the Motorpoint Arena Nottingham, where the winner and up to 9 guests can see the Panthers in training on a weekday session.
4. No cash alternative will be offered.
5. Dates of prizes are fixed and cannot be swapped or changed.
6. The winner will be the first name drawn and delivery of the prize will be agreed with the winner.
7. The winner will be informed by email, post or telephone as soon as possible after each draw
8. If three days after the date of the draw we have been unsuccessful in making contact with the winner we reserve the right to hold a redraw and give the prize to the person then drawn. As these prizes have specific dates, if we are unable to contact a willing recipient of a prize in time, we may not be able to fulfil the full number of prizes on offer.
9. To ensure our prize draws are transparent, once the winner has accepted their prize, their name and county of residence will be available, by sending a stamped addressed envelope to The Nottingham marked: Panthers Regular Saver 'Panthers Training Experience' Prize Draw, Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL. The winner's name and county of residence may also be published in a printed or online publication of our choice.
10. Winners may be asked to take part in publicity, including featuring on The Nottingham's Facebook page.
11. No correspondence will be entered into.
12. Promoter, Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL.
13. For further information about the way we collect information, how we use it and how we protect it, please see a copy of our Privacy Policy, which is available at [thenottingham.com/privacy-policy](https://thenottingham.com/privacy-policy).



 Talk to us in **branch**

 or visit **[thenottingham.com](https://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. Nottingham Building Society is authorised by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA), and all 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](https://www.FSCS.org.uk)

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