

Regular Saver account – Issue 3


Get into the savings habit with our Regular Saver account. Whether it's for a car, a wedding or just for a rainy day, save as often as you can and watch your money grow!

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	Regular Saver account – Issue 3		
What is the interest rate?		Annual interest	
		% Gross*	% AER*
	With Bonus	1.50%	1.50%
	Without Bonus	0.10%	0.10%
	You'll earn an annual bonus as long as you don't make more than two withdrawals in an interest year. The interest year runs from 1 February to 31 January. Interest rate correct as at 5 January 2017. Interest is calculated daily. We will pay your interest on 31 January each year into your account.		
Can The Nottingham change the interest rate?	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 www.thenottingham.com , or by asking at your local branch of The Nottingham.		
What would the estimated balance be after 12 months based on a £6,000 deposit?		Projected balance	
	With Bonus	£6,048.75	
	Without Bonus	£6,003.25	
	This projection is for illustrative purposes only. It assumes deposits of £500 are made on the 1st of each month over 12 months, 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. • You must be a UK resident and at least 16 years old. • You will need to fill in an application form and provide proof of your identity and permanent address. • You can open the account in your sole name or jointly with someone else. <p>Managing this account:</p> <ul style="list-style-type: none"> • The most you can pay into the account is £500 per month, up to a maximum account balance of £750,000. • You can pay money into your account at any branch using cash, a cheque or standing order. • You can add to your account at any time. • 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. • 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"> • This is an instant access account. You can make unlimited withdrawals, providing you keep at least £10 in your account at all times. • If you make no more than two withdrawals in the interest year you will earn an annual bonus. • The minimum amount you can withdraw is £1 (or less if closing). • The most you can withdraw in any one day is £500 in cash, or any amount by cheque. • You can transfer to another Nottingham account, subject to the terms and conditions of that account. • If the account is in joint names, the correct number of account holders must sign to authorise a withdrawal. • If you make a withdrawal (subject to the account's terms and conditions), you cannot pay money back into your account beyond the £500 per calendar month deposit limit. • If you close your account, you will not qualify for the bonus rate in that interest year and your interest will be paid at the basic rate without the regular saver bonus.
<p>Additional information</p>	<ul style="list-style-type: none"> • Other accounts are available with The Nottingham and other providers, subject to withdrawal conditions you can switch to these at any point. • If you change your mind after you've opened your 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.



 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 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; registered No. 200785.



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