

Starter ISA

Issue 9

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	Starter ISA Issue 9	
What is the interest rate?	Annual interest	
	% Tax-free*	% AER*
	2.00%	2.00%
	Interest rate correct as at 06/04/2019. Interest is calculated daily and paid annually. We will pay your interest tax-free on 05 April 2020 when your account matures. You won't be able to withdraw your interest until the account matures. Interest will be paid straight 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 when the account matures based on a £20,000 deposit?	Fixed term end date	Projected balance
	05 April 2020	£ 20,224.00
	This projection is for illustrative purposes only and is based on an account opening date of 06 April 2019. It assumes an account opening balance of £2,400, with deposits of £1,600 being made on the 1st of every following month. It also assumes no withdrawals 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 will need a minimum of £10 and can open your account with up to £2,400. • You can open the account in your sole name only. Joint accounts are not permitted. • In the months after account opening, you can deposit up to £1,600. • You can pay further funds into the account, 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. • We do not accept transfers from other ISAs into this account. <p>Managing this account:</p> <ul style="list-style-type: none"> • You can operate your account from any of our branches. • The most you can pay in is £20,000 in new subscriptions this tax year (6 April 2019 to 5 April 2020). • You can pay money into your account at any branch using cash, a cheque or standing order. • After you've opened the account with up to £2,400, you can pay in up to £1,600 in new ISA subscriptions per calendar month. If you miss any monthly payments your account balance can be made up to £20,000 in March 2020. • 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"> • You cannot make withdrawals except for transfers to other ISA providers, or a different ISA product with The Nottingham. • You can transfer funds in full or in part to another ISA. There will be a charge of 180 days' interest on the amount transferred. • As we don't allow any other types of withdrawals you need to be sure you won't need to access your money until the account matures on 05 April 2020. • Shortly before your account matures we will write to you with replacement products available. If we do not hear from you, we will transfer your balance to our variable rate easy access Cash ISA account or the nearest equivalent. You will continue to earn tax-free interest at the prevailing variable Cash ISA or nearest equivalent rate.
<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 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 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.

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

Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL, is 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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