

Young Savers' Club

Every child wishes their pocket money could go that little bit further. With a Young Savers' Club account it could! This account is great for getting kids into the habit of saving too.

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	Young Savers' Club	
What is the interest rate?	Annual interest	
	% Gross*	% AER*
	0.75%	0.75%
	Interest rate correct as at 13/08/2018. Interest is calculated daily and paid annually. We will pay your interest on 30 November each year. Interest can be paid into your account, into another account with The Nottingham or another bank or building society 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 £1,000 deposit?	Projected balance	
	£1,007.50	
	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.	
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 up to 17 years old (maximum age is 16 years 364 days) • You will need to fill in an application form and provide proof of your identity and permanent address • You will need a minimum of £1 • 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"> • You can operate your account at any of our branches. • The most you can pay into the account is £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 • 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>	<p>This is an instant access account. You can make unlimited withdrawals without notice or loss of interest, providing you keep at least £1 in your account at all times</p> <p>If you want to make a withdrawal, a parent or guardian will need to accompany you if you're:</p> <ul style="list-style-type: none"> - under 7 years - aged 7-10 years and want to take out more than £5 - aged 11-16 years and want to take out more than £250 <p>The minimum amount you can withdraw is £1 (or less if closing)</p> <p>The most you can withdraw in any one day is £500 in cash, or any amount by cheque</p> <p>You can transfer to another Nottingham account, subject to the terms and conditions of that account</p> <p>If the account is in joint names, the correct number of account holders must sign to authorise a withdrawal.</p>
<p>Additional information</p>	<p>When you reach 17 years of age we will convert your account to our Branch Instant account (or the nearest equivalent if this is not available at the time). Shortly after your 17th birthday we will write to you to let you know that this change has happened and provide you with details of the new account straight away.</p> <p>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 Young Savers' Club 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.</p>



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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