

FAMILY SECURITY ACCOUNT (1)

The information provided is a summary of the key features of the account and is not intended to be a substitute for reading the Product Features leaflet and General Conditions for our Savings Accounts booklet.

SUMMARY BOX

ACCOUNT NAME	FAMILY SECURITY ACCOUNT (1)		
WHAT IS THE INTEREST RATE?	Rate effective from 29 January 2026	Gross/AER ¹	
	£1+	3.05%	
<ul style="list-style-type: none"> Interest is calculated daily and paid annually on 31 December 			
CAN FAMILY BUILDING SOCIETY CHANGE THE INTEREST RATE?	Yes, the interest rate is variable and may be changed. Please refer to Section 14 of the General Conditions for our Savings Accounts booklet for more information on when we may make changes to the interest rate and how this will be communicated.		
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 DEPOSIT?	Opening balance	Projected balance (Gross)	
	£1,000	£1,030.50	
<ul style="list-style-type: none"> This projection assumes that the account is opened with the stated amount with no additions or withdrawals made. Projected balance is at the end of 12 months All projections are provided for illustrative purposes only and do not take into account individual circumstances Actual interest may depend on the date the account is opened and the date that interest is paid. 			
HOW DO I OPEN AND MANAGE MY ACCOUNT?	<ul style="list-style-type: none"> The Family Security Account can only be opened by a family member of a Family Mortgage applicant requiring the security provided by this account The account can only be applied for by post A minimum of £1 must be deposited Additions are not permitted The maximum that can be held in the account is 20% of the value of the property linked to the Family Mortgage Instructions for the account can only be made by post. 		
CAN I WITHDRAW MONEY?	<ul style="list-style-type: none"> Withdrawals or account closure are only available following a review of the linked Family Mortgage. Please refer to the 'Family Security Account terms' section of the Product Features leaflet for more information. 		
ADDITIONAL INFORMATION	<p>TAX STATUS: Interest is paid gross without deduction of income tax. You will need to declare any income from savings interest earned over your PSA² through a self-assessment tax return to HM Revenue & Customs. Interest is paid annually on 31 December and available from the following day.</p> <p>¹AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.</p> <p>²PSA stands for Personal Savings Allowance.</p> <p>All financial information correct on 11 February 2026.</p>		

If you need this document in an alternative format please call our New Business Team on **03330 140141**.

To find out more, please contact our New Business Team:

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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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