WINDFALL BOND (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	**WINDFALL BOND**	
WHAT IS THE INTEREST RATE?	**Rates effective from 1 December 2026**	**Gross/AER[1]**
	£10,000	3.00%
	• Interest is calculated daily and paid annually on 31 July • The interest rate currently tracks and pays the Bank of England Bank Rate minus 1.00%. To access and monitor the Bank of England Bank Rate visit *bankofengland.co.uk* • Minimum rate payable is 0.00%.	
CAN FAMILY BUILDING SOCIETY CHANGE THE INTEREST RATE?	• Yes, interest rate changes take effect from the 1st of the month following an announcement of a Bank of England Bank Rate change. We'll give you notice of an interest rate change by letter or email as well as publishing this on our website • We can review our linkage to the Bank of England Bank Rate at any time and if any changes are made, we will provide you with at least 14 days notice, plus the account's normal notice period of 35 days.	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £10,000 DEPOSIT?	**Opening balance**	**Projected balance (Gross)**
	£10,000	£10,000*
	*annual interest of £300.00 is paid away to a pre-nominated account in your name	
	• This projection is based on the interest rate on 1 December 2026 and does not take into account any fluctuations in the reference interest rate over a 12 month period. 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?	• This account is available to new and existing customers • Applications can be made online using our Online Service, by post or at our Epsom Branch • Each bond requires a deposit of £10,000 exactly. This can be made by debit card (online only), by transfer from your bank account, by cheque or by transfer from another savings account with us (subject to normal withdrawal terms of the paying account) • Additions are not permitted • Each bond requires details of a nominated bank account to be registered for interest and prize payments • Instructions for the account can be made by secure message via our Online Service, by phone, or by post • This account can only be operated by people aged 18 and over.	

CAN I WITHDRAW MONEY?	• Withdrawals are not permitted • Account closure is available without access charge after 35 days' notice. Once a bond is closed it no longer qualifies for the monthly draw • Once given, notice of closure cannot be cancelled or amended.
ADDITIONAL INFORMATION	**Tax status:** Interest is paid gross without deduction of income tax. You will need to declare any income from savings interest earned over your PSA[2] through a self-assessment tax return to HM Revenue & Customs. Interest is paid annually on 31 July and available from the following day. **Monthly prize draw:** Each qualifying bond is entered into a free draw for a set of monthly prizes, ranging from Level A to Level E, as outlined below. The number of prizes will vary month to month. Effective from 1 October 2024 a Level A prize has a value of up to £50,000, Level B prize has a value of £10,000, Level C prize has a value of £1,000, Level D prize has a value of £500, and Level E prize has a value of £100. **Please Note:** This promotion is not available to employees of the Society, or their families, other household members, their agents or to third parties who are directly connected with the promotion, advertising or administration of this Windfall Bond Monthly Free Draw. If your situation has changed since opening a Windfall Bond and any of these now apply, please let us know as you will not be eligible for the prize draw. **This issue may be withdrawn at any time without prior notice.** [1]AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded. [2]PSA stands for Personal Savings Allowance. All financial information correct on 5 November 2026.

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