

MARKET TRACKER CASH ISA (2)

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	MARKET TRACKER CASH ISA (2)					
WHAT IS THE INTEREST RATE?	Rate effective from 15 January 2026	Tax-Free¹/AER²				
	£1+	4.03%				
<ul style="list-style-type: none"> Interest is calculated daily and added to the account annually on 30 September The interest rate tracks our Market Tracker Saver account interest rate, plus 0.05% The interest rate on the Market Tracker Saver is calculated using data from Moneyfacts® and pays an average interest rate of the 20 highest gross annual variable interest rates, for an investment of £10,000 from a reference group. Further information can be found at familybuildingsociety.co.uk/ref 						
CAN FAMILY BUILDING SOCIETY CHANGE THE INTEREST RATE?	<ul style="list-style-type: none"> Yes, we will review the interest rate four times a year in March, June, September and December and publish the results on our website familybuildingsociety.co.uk/ref, no later than 15 calendar days before the end of the review month We will notify you each time the interest rate changes by email. If you don't provide us with an email address, you will be able to check our website for any updates familybuildingsociety.co.uk/ref We do not send these notifications by post Further information can be found in the 'Interest' section of the Product Features leaflet. 					
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 DEPOSIT?	<table border="1"> <thead> <tr> <th>Opening balance</th> <th>Projected balance (Gross)</th> </tr> </thead> <tbody> <tr> <td>£1,000</td> <td>£1,040.30</td> </tr> </tbody> </table> <ul style="list-style-type: none"> This projection is based on the interest rate on 1 January 2026 and does not take into account any fluctuations in the reference interest rate over a 12 month period. It also 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. 	Opening balance	Projected balance (Gross)	£1,000	£1,040.30	
Opening balance	Projected balance (Gross)					
£1,000	£1,040.30					

HOW DO I OPEN AND MANAGE MY ACCOUNT?

- The Market Tracker Cash ISA (2) is currently available to new and existing customers. It is also available for the automatic re-investment of our Junior Cash ISA, when the child reaches 18
- Applications can be made online, by post or at our Epsom branch
- Transfers from flexible and non-flexible Cash ISAs are accepted. Please allow up to 15 working days for the transfer process to fully complete[^]
- We do not allow partial transfers for the current tax year
- If you're transferring in the current tax year allowance, then you must transfer all of this value to us. You can transfer part or all of any previous tax year Cash ISA savings
- Please note, transfers from Stocks & Shares ISAs are not permitted
- A minimum of £1 must be deposited
- Additions are allowed but not required on a regular basis
- Additions to the account can be made by debit card (online only via our Online Service), by transfer from your bank account, by cheque or by transfer from another savings account with us
- An annual statutory limit of £20,000 for the tax year 2025 / 2026 can be deposited, plus transfers of previous tax years' allowance
- A maximum of £250,000 may be held in the account
- Instructions for the account can be made via the Online Service, by phone, by post or at our Epsom branch.

CAN I WITHDRAW MONEY?

- Withdrawals are available without notice or access charge and can be paid by transfer to your bank account or by transfer to another account with us. Minimum withdrawal is £100. Please see the 'Taking Money Out' section of the Product Features leaflet for full information.
- Transfer to another ISA provider is allowed, however, we do not allow partial transfers of current tax year allowance
- Any Cash ISA transfer to or from our Society will be processed by cheque. The Society is not a participant in the electronic transfer of ISA funds scheme.

ADDITIONAL INFORMATION

Tax status: Tax-free (the future tax treatment of Individual Savings Accounts may vary). Interest is paid annually on 30 September and added to the account.

^This product is not a flexible ISA. Transfers in of flexible ISAs are allowed, however you will lose the flexibility of being able to replace withdrawn funds.

This issue may be withdrawn at any time without prior notice.

¹Interest is paid tax-free as it is currently exempt from income tax. The future tax treatment of Individual Savings Accounts may vary.

²AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.

All financial information correct on 12 January 2026.

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:

 familybuildingsociety.co.uk

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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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