

## JUNIOR SAVER (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	JUNIOR SAVER (2)	
WHAT IS THE INTEREST RATE?	Rate effective from 11 March 2025	Gross/AER <sup>1</sup>
	£3,000+	4.00%
	£1+	3.75%
	Rate effective from 24 September 2025	Gross/AER <sup>1</sup>
	£3,000+	3.75%
	£1+	3.50%
	<ul style="list-style-type: none"> <li>Interest rates are dependent on balance amount</li> <li>Interest is calculated daily and paid annually on 31 January.</li> </ul>	
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 AND £3,000 DEPOSIT?	Opening balance	Projected balance (Gross)
	£3,000	£3,120.00
	£1,000	£1,037.50
	<ul style="list-style-type: none"> <li>These projections assume that the account is opened with the stated amount with no additions or withdrawals made. Projected balance is at the end of 12 months</li> <li>All projections are provided for illustrative purposes only and do not take into account individual circumstances</li> <li>Actual interest may depend on the date the account is opened and the date that interest is paid.</li> </ul>	
HOW DO I OPEN AND MANAGE MY ACCOUNT?	<ul style="list-style-type: none"> <li>This account is available to new and existing customers</li> <li>Applications can be made by post or at our Epsom branch</li> <li>You can open and operate an account as a trustee on behalf of a child of any age. Trustees must be close family members such as a parents, adult siblings, parents siblings (aunts or uncles) or grandparents.</li> <li>From the age of 8 a child can open and operate their own account</li> <li>A minimum of £1 must be deposited</li> <li>Additions are allowed but not required on a regular basis</li> <li>Add to savings by transfer from your bank account, by cheque or by transfer from an existing savings account with us.</li> <li>It can be operated by phone, by post or at our Epsom branch.</li> </ul>	

## CAN I WITHDRAW MONEY?

- There is a minimum withdrawal of £10
- Up to 12 withdrawals per year are allowed with no access charge. Please see the 'Taking money out' section of the Product Features leaflet for full information
- Withdrawals by cash are not available.

## 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<sup>2</sup> through a self-assessment tax return to HM Revenue & Customs. Interest is paid annually on 31 January and available the following day.

This issue may be withdrawn at any time without prior notice.

<sup>1</sup>AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.

<sup>2</sup>PSA stands for Personal Savings Allowance.

All financial information correct on 27 August 2025.

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](https://familybuildingsociety.co.uk)



**03330 140141**



[newbusiness@familybsoc.co.uk](mailto:newbusiness@familybsoc.co.uk)

**EBBISHAM HOUSE  
30 CHURCH STREET  
EPSOM  
SURREY  
KT17 4NL**

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