

MARKET TRACKER SAVER (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	MARKET TRACKER SAVER (1)	
WHAT IS THE INTEREST RATE?	Rates effective from 1 January 2026	Gross/AER¹
	£1+	3.98%
	<ul style="list-style-type: none"> Interest is calculated daily and added to the account annually on 31 July The interest rate tracks the highest interest rates paid in the taxable immediate access market. It 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, at familybuildingsociety.co.uk/ref. We do not send these notifications by post Please refer to the 'Interest' section of the Product Features leaflet for further information. 	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 DEPOSIT?	Opening balance	Projected balance (Gross)
	£1,000	£1,039.80
	<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. 	
HOW DO I OPEN AND MANAGE MY ACCOUNT?	<ul style="list-style-type: none"> The Market Tracker Saver (1) is currently available to new and existing customers. It is also available for the automatic re-investment of our Junior Saver account, when the child reaches 18 Applications can be made online using the Online Service, by post or at our Epsom branch 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 the Online Service), by transfer from your bank account, by cheque or by transfer from another savings account with us 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?	<ul style="list-style-type: none"> Up to 20 withdrawals are permitted per calendar year without notice or access charge, and can be paid by transfer to your bank account or by transfer to another savings account with us Minimum withdrawal is £100 Maximum withdrawal of £25,000 per day, per account. <p>Please see the 'Taking money out' section of the Product Features leaflet for full information.</p>	

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 PSA² through a self-assessment tax return to HM Revenue & Customs. Interest is paid on 31 July and available from the following day.

This issue may be withdrawn at any time without prior notice.

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

²PSA stands for Personal Savings Allowance.

All financial information correct on 1 December 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:



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Firm Reference No.206080
register.fca.org.uk

S/095/0126/FBS/MKTG