

## 5 YEAR FIXED RATE CASH ISA (34)

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	5 YEAR FIXED RATE CASH ISA (34)	
WHAT IS THE INTEREST RATE?	RATE EFFECTIVE FROM 27 MARCH 2025	
	FIXED FOR 5 YEARS	TAX-FREE <sup>1</sup> AER <sup>2</sup>
	£1,000+	3.90%
	– Interest is calculated daily and added to the account annually on 30 September.	
CAN THE FAMILY BUILDING SOCIETY CHANGE THE INTEREST RATE?	– No, the interest rate is fixed.	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 60 MONTHS BASED ON A £1,000 DEPOSIT?	OPENING BALANCE	PROJECTED BALANCE (GROSS)
	£1,000	£1,210.81
	– 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 60 months	
	– All projections are provided for illustrative purposes only and do not take into account individual circumstances	
HOW DO I OPEN AND MANAGE MY ACCOUNT?	– Actual interest may depend on the date the account is opened and the date that interest is paid.	
	– The 5 Year Fixed Rate Cash ISA (34) is available to new and existing customers	
	– Applications can be made online, by post or at our Epsom branch	
	– Flexible and non-flexible Cash ISAs can be transferred into the 5 Year Fixed Rate Cash ISA (34). The transfer request should be made to us in the first instance and the transfer request form must accompany your maturity instruction form. Any further transfer requests made after the maturity instruction form is sent will not be accepted	
	– Please note, transfers from Stocks & Shares ISAs are not permitted	
	– We do not allow partial transfers for the current tax year.	

## HOW DO I OPEN AND MANAGE MY ACCOUNT?

- Additions are allowed for 15 calendar days after the account is opened. After this period no further additions are allowed. We reserve the right to return funds if you decide to invest more than the amount originally specified on your original application
- Additions to the account can be made by debit card (online only via the Online Service), by transfer from your bank account, by cheque, by transfer from another account with us or by cash
- A minimum of £1,000 must be deposited to open the account
- An annual statutory limit of £20,000 for the tax year 2025 / 2026 can be deposited, plus transfers of previous tax years' subscriptions
- A maximum of £250,000 may be held in the account
- Instructions for the account can be made via the Online Service, by post or at our Epsom branch.

## CAN I WITHDRAW MONEY?

- Withdrawals are not permitted prior to maturity of the fixed rate term
- Transfer to another ISA provider or closure is subject to Early Access Charges. Please see the 'Taking Money Out' section of the Product Features leaflet for full information
- We are unable to process ISA transfers via electronic transfer as we are not on the electronic database. Any ISA transfer to or from our Society will be processed by cheque
- The funds in your Fixed Rate Cash ISA become available for reinvestment or withdrawal without charge on the maturity date shown on your Savings Account Certificate. We will write to you no later than 15 calendar days before maturity with details of the products available for reinvestment. Please refer to the 'Maturity' section of the Product Features leaflet for full information.

## ADDITIONAL INFORMATION

**TAX STATUS:** Tax-free (the future tax treatment of Individual Savings Accounts may vary).

**This product is not a flexible ISA.**

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

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

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

All financial information correct on 18 March 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)



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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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