

## FLEXIBLE ISA (3)

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	FLEXIBLE ISA (3)	
WHAT IS THE INTEREST RATE?	Rate effective from 29 January 2026	Tax-free <sup>1</sup> /AER <sup>2</sup>
	£500+	2.35%
	<ul style="list-style-type: none"> <li>Interest is calculated daily and paid annually on 30 September.</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 DEPOSIT?	Opening balance	Projected balance (Gross)
	£1,000	£1,023.50
	<ul style="list-style-type: none"> <li>This projection is based on the interest rate on 29 January 2026 and 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</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>This ISA can be applied for online using our Online Service, by post or at our Epsom branch</li> <li>Transfers from flexible and non-flexible Cash ISAs are accepted however cannot be applied for online. Please allow up to 15 working days for the transfer process to fully complete.</li> <li>We will not accept partial transfers of any current tax year allowance. However, you can transfer part or all of any previous tax year Cash ISA savings</li> <li>A minimum of £500 must be deposited</li> <li>Additions are allowed but not required on a regular basis</li> <li>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 savings account with us or by cash</li> <li>Please note, transfers from Stocks and Shares ISAs are not permitted</li> <li>An annual statutory limit of £20,000 for the tax year 2025 / 2026 can be deposited, plus transfers of previous tax years' allowances</li> <li>A maximum of £250,000 may be held in the account</li> <li>Instructions for the account can be made via the Online Service, by phone, by post or at our Epsom branch.</li> </ul>	

## CAN I WITHDRAW MONEY?

- Up to 12 withdrawals are permitted per calendar year, with a minimum withdrawal of £100, and can be paid by transfer to your bank account, transfer to another savings account with us or by cash. Please see the 'Taking money out' section of the Product Features leaflet for full information
- Withdrawals can be replaced without counting towards your annual ISA allowance limit
- Replacement money must be repaid in the same tax year that it was withdrawn
- Withdrawn money from previous years' ISA allowances can only be replaced in the account from which it was withdrawn
- Transfer to another ISA provider is allowed, however, we do not allow partial transfers of the 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 available the following day.

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 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:



[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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