3 YEAR FIXED RATE BOND (50)

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	3 YEAR FIXED RATE BOND (50)		
WHAT IS THE INTEREST RATE?	**Fixed rate for 3 years - Annual**	**Gross**	**AER[1]**
	£10,000+	3.90%	3.90%
	£1,000+	3.70%	3.70%
	Fixed rate for 3 years - Monthly	**Gross**	**AER[1]**
	£10,000+	3.83%	3.90%
	£5,000+	3.64%	3.70%
	• Interest rates are dependent on the balance amount • Interest is calculated and paid annually on 30 June and on maturity, or monthly.		
CAN FAMILY BUILDING SOCIETY CHANGE THE INTEREST RATE?	No, the interest rate is fixed.		
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 36 MONTHS BASED ON £1,000, £5,000 AND £10,000 DEPOSIT.	**Opening balance - annual interest**	**Projected balance (Gross)**	
	£10,000	£11,216.22	
	£1,000	£1,115.16	
	Opening balance - monthly interest	**Projected balance (Gross)**	
	£10,000	£10,000*	
	£5,000	£5,000**	
	* monthly interest of £31.92 is paid away, which totals £1,149.12 over 36 months ** monthly interest of £15.17 is paid away, which totals £546.12 over 36 months • These projections assume that the account is opened with the stated amounts with no additions or withdrawals made. Projected balance is at the end of 36 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?	• This account is available to new and existing customers • Applications can be made online using our Online Service, by post or at our Epsom branch • A minimum of £1,000 must be deposited for annual interest accounts, and a minimum of £5,000 for monthly interest accounts • Additions are allowed for 15 calendar days after your account is opened. After this period, no 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 or by transfer from another account with us • A maximum of £250,000 may be held in the account • Instructions for the account can be made by secure message via our Online Service, by phone, by post or at our Epsom branch.
CAN I WITHDRAW MONEY?	• Withdrawals are not permitted during the fixed rate term before maturity • Your Fixed Rate Bond becomes available for reinvestment or withdrawal 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**: Interest is paid gross without deduction of income tax. You will need to declare any income from savings interest earned over your PSA[2] through a self-assessment tax return to HM Revenue & Customs. This issue may be withdrawn at any time without prior notice. [1] AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded. [2] PSA stands for Personal Savings Allowance. All financial information correct on 9 February 2026.

If you need this document in an alternative format please call our New Business Team on **03330 140141.**
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