

ONLINE SAVER (11)

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	ONLINE SAVER (11)	
WHAT IS THE INTEREST RATE?	Rate effective from 2 July 2025	Gross/AER ¹
	£100+	4.52%
	<ul style="list-style-type: none"> Interest is calculated daily and paid annually on 31 January 	
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	£1,045.20
	<ul style="list-style-type: none"> 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 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"> This account is available to new and existing customers Applications can be made online using our Online Service only This account can be opened and held jointly by a maximum of two people A minimum of £100 must be deposited to open the account 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 and 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 	
CAN I WITHDRAW MONEY?	<ul style="list-style-type: none"> Withdrawals are available via the Online Service only, without notice or an access charge, and can be made 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 annually on 31 January 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 July 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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