

# Five Access ISA

This Summary Box provides details of this account and any special conditions that apply. Please read it carefully together with the Savings Terms and Conditions you have been given, which can also be found on our website.

<b>Account name</b>	<b>Five Access ISA</b>		
<b>What is the interest rate?</b>	<b>Annual interest</b>		
		<b>% Tax-free</b>	<b>% AER</b>
	<b>Including conditional bonus</b>	<b>3.75 %</b>	<b>3.75 %</b>
	<b>Excluding conditional bonus</b>	<b>2.50 %</b>	<b>2.50 %</b>
	<ul style="list-style-type: none"> <li>You'll earn an annual bonus as long as you don't make more than 5 withdrawals in an interest year</li> <li>The interest year runs from 1st February to 31<sup>st</sup> January</li> <li>The interest rate and withdrawal limits will be reset on 1st February annually</li> <li>Interest rate correct as at 30/09/2024</li> <li>Interest is calculated daily and paid annually</li> <li>We'll pay your interest tax-free on 31 January each year and will be available on the following working day</li> <li>Interest will be credited to the account.</li> </ul>		
<b>Can Nottingham Building Society change the interest rate?</b>	<p>Your interest rate is variable, which means we may increase or decrease your interest rate. When we increase interest rates, we will inform you of any change at the earliest opportunity. When we decrease interest rates, we will notify you in writing 14 days in advance of the change. The basis on which we might change your interest rate is set out in our Savings Terms and Conditions.</p> <p>You can check your current rates at your local branch or online at <a href="https://thenottingham.com">thenottingham.com</a></p>		
<b>What would the estimated balance be after 12 months based on a £1000 deposit?</b>	<b>Projected balance</b>		
	Including conditional bonus (if up to 5 withdrawals are made in each interest year)	Excluding conditional bonus (if 6 or more withdrawals are made in each Interest year or the account is closed)	
	£ 1,037.50	£ 1,025.00	
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>£ 1,000 initial deposit and no further deposits or withdrawals made</li> <li>Interest being paid straight into your account. Any interest earned will not be accessible until after the interest payment date</li> <li>No change to the interest rate</li> </ul>	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>£ 1,000 initial deposit and no further deposits with 6 or more withdrawals made or closure of the account</li> <li>Interest being paid straight into your account. Any interest earned will not be accessible until after the interest payment date</li> <li>No change to the interest rate</li> </ul>	

<p><b>How do I open and manage my account?</b></p>	<p><b>Opening your account:</b></p> <ul style="list-style-type: none"> <li>You must: <ul style="list-style-type: none"> <li>visit any branch of Nottingham Building Society</li> <li>be a UK resident</li> <li>be aged 16 or over on 6 April 2024</li> <li>provide proof of your identity and permanent address</li> <li>provide your National Insurance number</li> <li>deposit a minimum of £500</li> <li>If you are funding your opening payment electronically you must send the initial minimum deposit of £500 or more</li> <li>If your account is not funded after 90 days, we will assume it is no longer needed and the account will be closed</li> </ul> </li> <li>You can also open the account by transferring funds from another ISA provider</li> <li>Accounts can only be in your name. Joint accounts are not permitted.</li> </ul> <p><b>Managing your account:</b></p> <ul style="list-style-type: none"> <li>You can manage your account at any of our branches</li> <li>You can pay in your total ISA allowance each tax year (which is £20,000 for the current tax year)</li> <li>You can pay any amount into your account, up to the annual ISA allowance</li> <li>You can pay money into your account using cash, a cheque or standing order</li> <li>Our Faster Payment sort code is: 60-95-93. Once you have opened your account this sort code should be used with the eight-digit account number for all Faster Payments, BACS and standing orders.</li> <li>Please speak to your branch if you would like to send payments via CHAPS.</li> <li>You can only fund one Nottingham Building Society cash ISA in each tax year</li> <li>You can make unlimited transfers (either part or entire balances) of previous ISA subscriptions from any bank or building society up to £750,000</li> <li>If you transfer money from a previous year's ISA, it won't affect your ISA allowance for the current tax year.</li> </ul>
<p><b>• Can I withdraw money?</b></p>	<ul style="list-style-type: none"> <li>Withdrawals/transfers can be made and are limited to 5 per interest year to qualify for the 'including conditional bonus' rate. If 6 or more withdrawals are made or the account is closed, you will be paid the 'excluding conditional bonus' interest rate until the day before the start of the interest year (1<sup>st</sup> February to 31<sup>st</sup> January)</li> <li>The number of withdrawals limit is reset on the 1<sup>st</sup> February annually. You can make unlimited withdrawals without notice, providing you keep at least £500 in your account at all times</li> <li>You'll earn an annual bonus as long as you don't make more than 5 withdrawals in an interest year. The interest year runs from 1<sup>st</sup> February to 31<sup>st</sup> January</li> <li>The most you can withdraw in any one day is £500 in cash, or any amount by cheque</li> <li>The minimum amount you can withdraw is £1 (or less if closing)</li> <li>If you close your account or transfer your balance, you will not qualify for the bonus rate in that interest year and your interest will be paid at the excluding conditional bonus rate</li> <li>You can transfer funds in full or in part to another ISA. You must transfer current tax year savings in full from us to your new provider. You can transfer ISA savings from previous years in full or in part</li> <li>The transfer of ISAs from one provider to another should be completed within 15 days (or up to 30 days for a transfer of a stocks and shares ISA to cash ISA).</li> </ul>
<p><b>Additional information</b></p>	<ul style="list-style-type: none"> <li>If you change your mind after you've opened your account, don't worry. If you tell us within 14 days, we'll give you your money back with the excluding conditional bonus interest straightaway</li> <li>Other accounts are available with Nottingham Building Society and other providers, subject to withdrawal conditions you can switch to these at any point; however you will not qualify for the bonus rate in that interest year and your interest will be paid at the excluding conditional bonus rate.</li> </ul>

**Protecting Your Money**

