



**THE**  
**FAMILY**  
**BUILDING**  
**SOCIETY**

**SAVINGS UPDATE**

AS AT 16 APRIL 2018

THIS BOOKLET HAS BEEN DESIGNED TO PROVIDE YOU WITH THE CURRENT INTEREST RATES FOR OUR ENTIRE SAVINGS PRODUCT RANGE. IF YOU WISH TO FIND INFORMATION ON PREVIOUS INTEREST RATES PLEASE VISIT OUR WEBSITE.

The account details in this booklet are correct as at 16 April 2018. Subsequent interest rate changes will be communicated to you separately. Please note that account availability may also have subsequently changed.

## ONLINE SERVICE

Our Online Service provides secure access to your accounts. Registration for the Online Service is simple and takes just a few minutes. To register, visit our website [familybuildingsociety.co.uk](http://familybuildingsociety.co.uk), click on the login link provided and follow the onscreen instructions. Once registered, your access to the service will normally be activated within two to four working days.

## HOW AND WHY WE MAY CONTACT YOU

Each year we will send you an 'Annual Savings Summary' so you have all the information in one place for all your savings accounts you have with us, plus of course any other statements that you normally receive. We'll also let you know of any changes to the terms of your account or any interest rate change. We will do this through a variety of ways such as letter or email depending on your account.

We will always ensure that you have all the information you need to make informed decisions. For example, if you have a fixed term savings bond that is coming to the end of its term, we'll contact you as it nears maturity to let you know what your options are, including alternative reinvestment products.

As a mutual society, owned by our members, your opinion is important to us. For example, it helps to shape any new saving and mortgage accounts we may offer in the future. Your opinion lets us know how you feel about what's happening in the housing market and the wider UK economy. It also lets us know how we are performing and tells us where we need to improve.

That's why we may occasionally contact you by email or post to ask you to take part in a short survey or may call you after you've opened a new account with us so we can see if our service levels are meeting your expectations.

We also record your marketing preferences, and you can always update these through our Online Service, by writing to us or by simply giving us a call.

## KEEP IN TOUCH

To prevent your account becoming dormant and so that we can stay in touch with you regarding account updates, please let us know as soon as possible of any changes to your name, address, telephone number or email address.

## CHARGES

The normal operation of your account is free. However, during the lifetime of your account we may provide additional services for which a charge is payable to reflect the extra costs we reasonably incur. The charges we currently apply are as follows:

Cheque paid in and later returned unpaid	£25
Same day transfer of funds to your bank account (via CHAPS, "Telegraphic Transfer")	£30
Details of interest earned on your savings account (other than for current and last tax year)	£25
Lost passbook for the second and all subsequent times	£10
Production of any transaction listings	£10
Replacement of a statement or certificate	£10

In addition, we may apply charges for other services and we will inform you of these when you request such a service.

## HOW TO CONTACT US

You can contact us by:

- calling our Family Service Team:  
*03330 140144*
- emailing our Family Service Team:  
*savings.service@familybsoc.co.uk*
- visiting our website:  
*familybuildingsociety.co.uk*
- writing to us:  
*Ebbisham House, 30 Church Street,  
Epsom, Surrey KT17 4NL*

## PERSONAL SAVINGS ACCOUNTS

ACCOUNT TYPE	INTEREST FREQUENCY	DATE OF LAST RATE CHANGE	BALANCE	GROSS %	AER % <sup>†</sup>
--------------	--------------------	--------------------------	---------	---------	--------------------

<b>Flexible ISA* (1)</b>	Annual	11/11/17	£500+	1.01	1.01
--------------------------	--------	----------	-------	------	------

The minimum balance is £500. We allow 12 withdrawals per calendar year. Ability to withdraw and replace money without the replacement counting towards your annual ISA subscription limit.

<b>Market Tracker Cash ISA* (2)</b>	Annual	01/04/18	£500+	1.00	1.00
-------------------------------------	--------	----------	-------	------	------

The minimum balance is £500. Withdrawals are available without notice or access charge.

<b>35 Day Notice Cash ISA* (1)</b>	Annual	11/11/17	£30,000+	1.20	1.20
			£15,000+	1.10	1.10
			£3,000+	1.00	1.00

The minimum balance is £3,000. Withdrawals only available after 35 days' notice, taken from receipt of your request. Transfers from flexible and non flexible Cash ISAs are accepted.

<b>Cash Junior ISA* (1)</b>	Annual	12/10/16	£3,000+	2.50	2.50
			£1,000+	2.25	2.25
			£1+	1.75	1.75

The minimum balance is £1. Withdrawals are not available until the account holder reaches age 18. Transfers to another Junior ISA provider allowed after 45 days' notice.

<b>1 Year Fixed Rate Cash ISA (4)</b>	Annual	01/04/18	£1,000+	1.30	1.30
---------------------------------------	--------	----------	---------	------	------

Account available for new business and the reinvestment of maturing Fixed Rate Cash ISA's from 1 April 2018 plus current and previous tax years subscriptions allowed. The minimum balance is £1,000. Closure only available subject to the loss of 99 days' interest. No withdrawals allowed prior to maturity.

<b>2 Year Fixed Rate Cash ISA (2)</b>	Annual	01/04/18	£1,000+	1.40	1.40
---------------------------------------	--------	----------	---------	------	------

Account available for new business and the reinvestment of maturing Fixed Rate Cash ISA's from 1 April 2018 plus current and previous tax years subscriptions allowed. The minimum balance is £1,000. Closure only available subject to the to the loss of 225 days' interest in year one and 180 days' interest in year two. No withdrawals allowed prior to maturity.

<b>5 Year Fixed Rate Cash ISA (1)</b>	Annual	01/04/18	£1,000+	2.00	2.00
---------------------------------------	--------	----------	---------	------	------

Account available for existing customers reinvesting their maturing Fixed Rate Cash ISA's from 1 April 2018 plus current and previous tax years subscriptions allowed. The minimum balance is £1,000. Closure only available subject to the to the loss of 365 days' interest in year one, 320 days' interest in year two, 270 days' interest in year three, 225 days' interest in year four and 180 days' interest in year five. No withdrawals allowed prior to maturity.

<b>Branch Saver (1)</b>	Annual	12/04/2018	£500+	1.11	1.11
			£1+	0.51	0.51

The minimum balance is £1. Withdrawals are available without notice or access charge. All transactions should be carried out in person at our Epsom branch.

<b>Market Tracker Saver (1)</b>	Annual	01/04/18	£500+	0.95	0.95
---------------------------------	--------	----------	-------	------	------

The minimum balance is £500. Up to 20 withdrawals are available per calendar year without notice or access charge.

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

\* Interest is currently exempt from income tax. The future treatment of Individual Savings Accounts may vary.

## PERSONAL SAVINGS ACCOUNTS

ACCOUNT TYPE	INTEREST FREQUENCY	DATE OF LAST RATE CHANGE	BALANCE	GROSS %	AER % <sup>†</sup>
<b>Everyday Saver (1)</b>	Annual	11/11/17	£50,000+	0.81	0.81
			£500+	0.66	0.66
			£100+	0.51	0.51

The minimum balance is £100. Up to 12 withdrawals are available per calendar year without notice or access charge.

<b>Junior Saver (1)</b>	Annual	11/11/17	£3,000+	2.00	2.00
			£1,000+	1.75	1.75
			£1+	1.25	1.25

The minimum balance is £1. Up to 12 withdrawals are available per calendar year without notice or access charge.

<b>35 Day Notice Saver (1)</b>	Annual	11/11/17	£100,000+	1.20	1.20
			£50,000+	1.10	1.10
			£10,000+	0.95	0.95
			£1,000+	0.85	0.85
	Monthly	11/11/17	£100,000+	1.19	1.20
			£50,000+	1.09	1.10
			£10,000+	0.95	0.95
			£1,000+	0.85	0.85

The minimum balance is £1,000 (£5,000 for monthly interest). Withdrawals only available after 35 days' notice, taken from receipt of your request.

<b>Windfall Bond (1)</b>	Annual	01/12/17	£10,000+	0.50	0.50
--------------------------	--------	----------	----------	------	------

Save exactly £10,000 per bond. No withdrawals are available whilst the account is open. Automatically entered into a monthly free prize draw after a qualifying period. Closure only available after 35 days' notice, taken from receipt of your request. Variable interest rate linked to Bank of England Bank Rate.

<b>18 Month Fixed Rate Bond (6)</b>	Annual	01/04/18	£10,000+	1.81	1.81
			£1,000+	1.61	1.61
	Monthly	01/04/18	£10,000+	1.80	1.81
			£5,000+	1.60	1.61

Account available for existing customers with savings bonds maturing from 1 April 2018. The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity.

<b>2 Year Tracker Rate Bond (2)</b>	Annual	31/01/18	£5,000+	1.92	1.92
	Monthly	31/01/18	£5,000+	1.90	1.92

Account available to new and existing customers. The minimum balance is £5,000 for both annual and monthly interest. Maximum investment per Bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Please note that Tracker Savings Bond rates are variable.

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

## ACCOUNTS WHICH ARE NO LONGER AVAILABLE

ACCOUNT TYPE	INTEREST FREQUENCY	DATE OF ISSUE	BALANCE	GROSS %	AER % <sup>†</sup>
<b>Market Tracker Cash ISA*(1)</b>	Annual	01/04/18	£500+	1.05	1.05

The minimum balance is £500. Withdrawals are available with no notice or access charge.

<b>1 Year Fixed Rate Cash ISA* (1)</b>	Annual	01/04/17	£1,000+	1.05	1.05
----------------------------------------	--------	----------	---------	------	------

The minimum balance is £1,000. Available for reinvestment of maturing Fixed Rate Cash ISA's from 1 April 2017 plus current and previous tax years subscriptions allowed. Closure only available subject to the loss of 99 days' interest. No withdrawals allowed prior to maturity.

<b>1 Year Fixed Rate Cash ISA* (2)</b>	Annual	11/04/17	£1,000+	1.15	1.15
----------------------------------------	--------	----------	---------	------	------

The minimum balance is £1,000. Available for reinvestment of maturing Fixed Rate Cash ISA's from 11 April 2017 plus current and previous tax years subscriptions allowed. Closure only available subject to the loss of 99 days' interest. No withdrawals allowed prior to maturity.

<b>1 Year Fixed Rate Cash ISA (3)</b>	Annual	01/09/17	£1,000+	1.13	1.13
---------------------------------------	--------	----------	---------	------	------

Account available for new business and the reinvestment of maturing Fixed Rate Cash ISA's from 1 September 2017 plus current and previous tax years subscriptions allowed. The minimum balance is £1,000. Closure only available subject to the loss of 99 days' interest. No withdrawals allowed prior to maturity.

<b>2 Year Fixed Rate Cash ISA (1)</b>	Annual	13/12/17	£1,000+	1.33	1.33
---------------------------------------	--------	----------	---------	------	------

Account available for new business and the reinvestment of maturing Fixed Rate Cash ISA's from 1 January 2018 plus current and previous tax years subscriptions allowed. The minimum balance is £1,000. Closure only available subject to the loss of 225 days' interest in year one and 180 days' interest in year two. No withdrawals allowed prior to maturity.

<b>First Home Saver (1)</b>	Annual	11/11/17	£5,000+	1.00	1.00
			£2,500+	0.75	0.75
			£100+	0.56	0.56

The minimum balance is £100. Up to six withdrawals available in a rolling 12 month period without an access charge. The minimum investment is £100 per month; 11 out of 12 payments must be received in a 12 month period.

<b>Helping Hand Saver (1)</b>	Annual	11/11/17	£10,000+	1.00	1.00
-------------------------------	--------	----------	----------	------	------

The minimum balance is £10,000. Withdrawals are available without an access charge after 45 days' notice.

<b>1 Year Fixed Rate Bond (1)</b>	Annual	01/01/17	£10,000+	1.06	1.06
			£1,000+	0.91	0.91
	Monthly	01/01/17	£10,000+	1.05	1.06
			£5,000+	0.91	0.91

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 January 2017.

<b>18 Month Fixed Rate Bond (1)</b>	Annual	01/10/16	£10,000+	1.31	1.31
			£1,000+	1.11	1.11
	Monthly	01/10/16	£10,000+	1.30	1.31
			£5,000+	1.10	1.11

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 October 2016.

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

\* Interest is currently exempt from income tax. The future treatment of Individual Savings Accounts may vary.

## ACCOUNTS WHICH ARE NO LONGER AVAILABLE

ACCOUNT TYPE	INTEREST FREQUENCY	DATE OF ISSUE	BALANCE	GROSS %	AER % <sup>†</sup>
<b>18 Month Fixed Rate Bond (2)</b>	Annual	14/10/16	£10,000+	1.21	1.21
			£1,000+	1.01	1.01
	Monthly	14/10/16	£10,000+	1.20	1.21
			£5,000+	1.01	1.01

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity.

<b>1 Year Fixed Rate Bond (2)</b>	Annual	01/02/17	£10,000+	0.96	0.96
			£1,000+	0.81	0.81
	Monthly	01/02/17	£10,000+	0.96	0.96
			£5,000+	0.81	0.81

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 February 2017.

<b>18 Month Fixed Rate Bond (3)</b>	Annual	01/02/17	£10,000+	1.11	1.11
			£1,000+	0.91	0.91
	Monthly	01/02/17	£10,000+	1.10	1.11
			£5,000+	0.91	0.91

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 February 2017.

<b>3 Year Fixed Rate Bond (1)</b>	Annual	01/02/17	£10,000+	1.26	1.26
			£1,000+	1.16	1.16
	Monthly	01/02/17	£10,000+	1.25	1.26
			£5,000+	1.15	1.16

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 February 2017.

<b>2 Year Fixed Rate Bond (1)</b>	Annual	02/03/17	£10,000+	1.57	1.57
	Monthly	02/03/17	£10,000+	1.56	1.57

The minimum balance is £10,000 for annual and monthly interest. Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity.

<b>18 Month Fixed Rate Bond (4)</b>	Annual	14/03/17	£10,000+	1.35	1.35
			£1,000+	1.15	1.15
	Monthly	14/03/17	£10,000+	1.34	1.35
			£5,000+	1.14	1.15

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 14 March 2017.

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

## ACCOUNTS WHICH ARE NO LONGER AVAILABLE

ACCOUNT TYPE	INTEREST FREQUENCY	DATE OF ISSUE	BALANCE	GROSS %	AER % <sup>†</sup>
<b>1 Year Fixed Rate Bond (3)</b>	Annual	14/03/17	£10,000+	1.25	1.25
			£1,000+	1.05	1.05
	Monthly	14/03/17	£10,000+	1.24	1.25
			£5,000+	1.05	1.05

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 14 March 2017.

<b>18 Month Fixed Rate Bond (5)</b>	Annual	31/03/17	£10,000+	1.52	1.52
	Monthly	31/03/17	£10,000+	1.51	1.52

The minimum balance is £10,000. Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity.

<b>2 Year Fixed Rate Bond (2)</b>	Annual	01/04/17	£10,000+	1.45	1.45
			£1,000+	1.25	1.25
	Monthly	01/04/17	£10,000+	1.44	1.45
			£5,000+	1.24	1.25

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 April 2017.

<b>1 Year Fixed Rate Bond (4)</b>	Annual	01/05/17	£10,000+	1.46	1.46
			£1,000+	1.26	1.26
	Monthly	01/05/17	£10,000+	1.45	1.46
			£5,000+	1.25	1.26

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 May 2017.

<b>2 Year Fixed Rate Bond (3)</b>	Annual	01/05/17	£10,000+	1.66	1.66
			£1,000+	1.46	1.46
	Monthly	01/05/17	£10,000+	1.65	1.66
			£5,000+	1.45	1.46

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 May 2017.

ACCOUNT TYPE	BONUS	DATE OF ISSUE	BALANCE	GROSS %	AER % <sup>†</sup>
<b>Brexit Optimist Bond</b>	Without Bonus	14/06/17	£10,000+	1.01	1.01
	With Bonus	14/06/17	£10,000+	2.04	2.04

The minimum balance is £10,000. Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity.

<b>Brexit Pessimist Bond</b>	Without Bonus	14/06/17	£10,000+	1.01	1.01
	With Bonus	14/06/17	£10,000+	2.04	2.04

The minimum balance is £10,000. Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity.

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



## ACCOUNTS WHICH ARE NO LONGER AVAILABLE

ACCOUNT TYPE	INTEREST FREQUENCY	DATE OF ISSUE	BALANCE	GROSS %	AER % <sup>†</sup>
<b>2 Year Fixed Rate Bond (4)</b>	Annual	01/07/17	£10,000+	1.76	1.76
			£1,000+	1.56	1.56
	Monthly	01/07/17	£10,000+	1.75	1.76
			£5,000+	1.55	1.56

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 July 2017.

<b>3 Year Fixed Rate Bond (2)</b>	Annual	01/07/17	£10,000+	1.86	1.86
	Monthly	01/07/17	£10,000+	1.84	1.86

The minimum balance is £10,000. Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 July 2017.

<b>15 Month Fixed Rate Bond (1)</b>	Annual	01/07/17	£10,000+	1.56	1.56
			£1,000+	1.36	1.36
	Monthly	01/07/17	£10,000+	1.55	1.56
			£5,000+	1.35	1.36

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 July 2017.

<b>1 Year Fixed Rate Bond (5)</b>	Annual	01/08/17	£10,000+	1.76	1.76
			£1,000+	1.56	1.56
	Monthly	01/08/17	£10,000+	1.75	1.76
			£5,000+	1.55	1.56

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 August 2017.

<b>2 Year Fixed Rate Bond (5)</b>	Annual	01/08/17	£10,000+	1.86	1.86
			£1,000+	1.66	1.66
	Monthly	01/08/17	£10,000+	1.84	1.86
			£5,000+	1.65	1.66

The minimum balance is £1,000 (£5,000 for monthly interest). Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 August 2017.

<b>3 Year Fixed Rate Bond (3)</b>	Annual	01/08/17	£10,000+	1.96	1.96
	Monthly	01/08/17	£10,000+	1.94	1.96

The minimum balance is £10,000. Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Account available for existing customers with savings bonds maturing from 1 August 2017.

<b>2 Year Tracker Rate Bond (1)</b>	Annual	01/12/17	£5,000+	2.06	2.06
	Monthly	01/12/17	£5,000+	2.04	2.06

Account available to new and existing customers. The minimum balance is £5,000 for both annual and monthly interest. Maximum investment per bond (sole or joint) £150,000. No additions or withdrawals allowed prior to maturity. Please note that Tracker Savings Bond rates are variable.

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

## FINANCIAL SERVICES COMPENSATION SCHEME

Eligible deposits with the Society are protected by the Financial Services Compensation Scheme (FSCS).

These savings products are covered by the FSCS.

## NOTES

Bank of England Bank Rate as at 16 April 2018: This rate has remained unchanged at 0.50% from 2 November 2017.

The overall ISA limit for 2018-19 is £20,000, and the ISA allowance of £20,000 can be made up of cash, stocks and shares, or any combination of the two.

Following the introduction of the Personal Savings Allowance (PSA) in April 2016, interest will be paid gross. You will need to declare any income from savings interest earned over your PSA through a self-assessment tax return to HM Revenue & Customs.

All financial information contained in this document is correct as at 16 April 2018.

This leaflet can be provided in alternative formats on request.



EBBISHAM HOUSE  
30 CHURCH STREET  
EPSOM, SURREY  
KT17 4NL  
[familybuildingsociety.co.uk](http://familybuildingsociety.co.uk)

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.

Firm Reference No.206080  
[register.fca.org.uk](http://register.fca.org.uk)