

PREVIOUS VARIABLE INTEREST RATES AND TARIFF OF CHARGES

Updated 1 December 2017

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Current savings accounts

Account type	Interest frequency	Rate effective	Balance	Gross %	AER* %
Windfall Bond (1)	Annual	01/09/2016	£10,000	0.25%	0.25%
	Annual	29/10/2014	£10,000	0.50%	0.50%
2 Year Tracker Rate Bond (1)	Annual	30/08/2017	£5,000+	1.81%	1.81%
	Monthly	30/08/2017	£5,000+	1.79%	1.81%
First Home Saver (1)	Annual	28/08/2016	£5,000+	0.75%	0.75%
			£2,500+	0.50%	0.50%
			£100+	0.31%	0.31%
	Annual	14/07/2014	£5,000+	1.00%	1.00%
			£2,500+	0.75%	0.75%
			£100+	0.50%	0.50%
Helping Hand Saver (1)	Annual	12/10/2016	£10,000+	0.75%	0.75%
	Annual	14/07/2014	£10,000+	1.00%	1.00%
Junior Cash ISA (1) *	Annual	12/10/2016	£3,000+	2.25%	2.25%
			£1,000+	2.00%	2.00%
			£1+	1.50%	1.50%
	Annual	14/07/2014	£3,000+	2.50%	2.50%
			£1,000+	2.25%	2.25%
			£1+	1.75%	1.75%
Market Tracker Saver (1)	Annual	01/07/2017	£500+	0.80%	0.80%
	Annual	01/04/2017	£500+	0.81%	0.81%
	Annual	01/01/2017	£500+	0.80%	0.80%
	Annual	01/10/2016	£500+	0.99%	0.99%
	Annual	02/07/2016	£500+	1.12%	1.12%
	Annual	01/04/2016	£500+	1.18%	1.18%
	Annual	01/01/2016	£500+	1.23%	1.23%
	Annual	01/10/2015	£500+	1.26%	1.26%
	Annual	01/07/2015	£500+	1.17%	1.17%
	Annual	01/04/2015	£500+	1.20%	1.20%
	Annual	01/01/2015	£500+	1.22%	1.22%
	Annual	14/07/2014	£500+	1.27%	1.27%
	Market Tracker Cash ISA (2) #	Annual	01/07/2017	£500+	0.85%
Annual		01/04/2017	£500+	0.86%	0.86%
Annual		15/03/2017	£500+	0.85%	0.85%
Market Tracker Cash ISA (1) *	Annual	01/07/2017	£500+	0.90%	0.90%
	Annual	01/04/2017	£500+	0.91%	0.91%
	Annual	01/01/2017	£500+	0.90%	0.90%
	Annual	01/10/2016	£500+	1.09%	1.09%
	Annual	01/07/2016	£500+	1.22%	1.22%
	Annual	01/04/2016	£500+	1.28%	1.28%
	Annual	01/04/2016	£500+	1.28%	1.28%
	Annual	01/01/2016	£500+	1.33%	1.33%
	Annual	01/10/2015	£500+	1.36%	1.36%
	Annual	01/07/2015	£500+	1.27%	1.27%
	Annual	01/04/2015	£500+	1.30%	1.30%
	Annual	01/01/2015	£500+	1.32%	1.32%
	Annual	14/07/2014	£500+	1.37%	1.37%

Current savings accounts continued...

Account type	Interest frequency	Rate effective	Balance	Gross %	AER* %
35 Day Notice Saver (1)	Annual	24/05/2017	£100,000+	0.95%	0.95%
			£50,000+	0.85%	0.85%
			£10,000+	0.70%	0.70%
			£1,000+	0.60%	0.60%
	Monthly	24/05/2017	£100,000+	0.95%	0.95%
			£50,000+	0.85%	0.85%
			£10,000+	0.70%	0.70%
			£5,000+	0.60%	0.60%
	Annual	01/12/2016	£100,000+	0.95%	0.95%
			£50,000+	0.75%	0.75%
			£10,000+	0.65%	0.65%
			£1,000+	0.55%	0.55%
Monthly	01/12/2016	£100,000+	0.95%	0.95%	
		£50,000+	0.75%	0.75%	
		£10,000+	0.65%	0.65%	
		£5,000+	0.55%	0.55%	
35 Day Notice Cash ISA (1) #	Annual	24/05/2017	£30,000+	0.95%	0.95%
			£15,000+	0.85%	0.85%
			£3,000+	0.75%	0.75%
	Annual	01/12/2016	£30,000+	1.05%	1.05%
			£15,000+	0.90%	0.90%
			£3,000+	0.80%	0.80%
Flexible ISA (1) #	Annual	24/05/2017	£500+	0.81%	0.81%
Junior Saver	Annual	14/07/2014	£3,000+	1.75%	1.75%
			£1,000+	1.50%	1.50%
			£1+	1.00%	1.00%
Everyday Saver (1)	Annual	01/12/2016	£50,000+	0.56%	0.56%
			£500+	0.41%	0.41%
			£100+	0.31%	0.31%
Family Security Account (1)	Annual	28/08/2016	£5,000+	0.75%	0.75%

Notes

These interest rates are for personal savers.

Interest will be paid gross.

^ AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.

Interest is paid tax-free as it is currently exempt from Income Tax. The future tax treatment of Individual Savings Accounts may vary.

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.

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.

All financial information contained in this document correct as at 1 December 2017.

This leaflet can be provided in alternative formats on request



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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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