

# INTEREST RATES FOR WITHDRAWN ACCOUNTS AND TARIFF OF CHARGES

Updated 11 November 2017

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## Savings accounts which are no longer available

Account type	Interest frequency	Rate effective	Balance	Gross %	AER <sup>^</sup> %
<b>Brexit Optimist Bond (Without Bonus)</b>	Annual	14/06/2017	£10,000+	1.01%	1.01%
<b>Brexit Optimist Bond (With Bonus)</b>	Annual	14/06/2017	£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 prior to maturity.					
<b>Brexit Pessimist Bond (Without Bonus)</b>	Annual	14/06/2017	£10,000+	1.01%	1.01%
<b>Brexit Pessimist Bond (With Bonus)</b>	Annual	14/06/2017	£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 prior to maturity.					
<b>18 Month Fixed Rate Bond (2)</b>	Annual	14/10/2016	£10,000+	1.21%	1.21%
			£1,000+	1.01%	1.01%
	Monthly	14/10/2016	£10,000+	1.20%	1.21%
			£5,000+	1.01%	1.01%
<b>18 Month Fixed Rate Bond (5)</b>	Annual	31/03/2017	£10,000+	1.52%	1.52%
	Monthly	31/03/2017	£10,000+	1.51%	1.52%
<b>1 Year Fixed Rate Bond (5)</b>	Annual	01/08/2017	£10,000+	1.76%	1.76%
			£1,000+	1.56%	1.56%
	Monthly	01/08/2017	£10,000+	1.75%	1.76%
			£5,000+	1.55%	1.56%
<b>1 Year Fixed Rate Cash ISA (2) #</b>	Annual	31/03/2017	£1,000+	1.15%	1.15%
<b>Market Tracker Cash ISA (1) #</b>	Annual	01/10/2017	£500+	0.96%	0.96%
The minimum balance is £500 and maximum subscription is £20,000 for the 2017/2018 tax year. Unlimited withdrawals on the account.					
<b>First Home Saver (1)</b>	Annual	11/11/2017	£5,000+	1.00%	1.00%
			£2500+	0.75%	0.75%
			£100+	0.56%	0.56%
The minimum balance is £100. The minimum investment is £100 per month. 11 out of 12 payments must be received in a 12 month period, six withdrawals allowed in a rolling 12 month period. Mortgage fees may be waived when you complete a mortgage with the Family Building Society.					
<b>Helping Hand Saver (1)</b>	Annual	11/11/2017	£10,000+	1.00%	1.00%
The minimum balance is £10,000. Withdrawals only available after 45 days' notice, taken from receipt of your request. The minimum withdrawal is £100. Mortgage fees may be waived when a family member completes a mortgage with the Family Building Society.					

## Notes

This interest rate is for personal savers.

Interest will be paid gross.

<sup>^</sup> 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 11 November 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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