

# INTEREST RATES FOR WITHDRAWN ACCOUNTS AND TARIFF OF CHARGES

Updated 12 December 2017

1

## 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%
	Annual	01/01/2018	£500+	1.07%	1.07%
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 12 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.

Firm Reference No. 206080 register.fca.org.uk S/090/1217/FBS/MKTG

