

# INTEREST RATES FOR WITHDRAWN ACCOUNTS AND TARIFF OF CHARGES

1

Updated 23 November 2018

## 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%
	Monthly	14/10/2016	£1,000+	1.01%	1.01%
			£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 Bond (7)</b>	Annual	09/08/2018	£20,000+	2.11%	2.11%
	Monthly	09/08/2018	£20,000+	2.09%	2.11%
<b>2 Year Fixed Rate Bond (5)</b>	Annual	01/08/2017	£10,000+	1.86%	1.86%
			£1,000+	1.66%	1.66%
	Monthly	01/08/2017	£10,000+	1.84%	1.86%
			£5,000+	1.65%	1.66%
<b>3 Year Fixed Rate Bond (3)</b>	Annual	01/08/2017	£10,000+	1.96%	1.96%
	Monthly	01/08/2017	£10,000+	1.94%	1.96%
<b>2 Year Tracker Rate Bond (1)</b>	Annual	01/09/2018	£5,000+	2.31%	2.31%
	Monthly	01/09/2018	£5,000+	2.29%	2.31%
<b>2 Year Tracker Rate Bond (2)</b>	Annual	01/09/2018	£5,000+	2.17%	2.17%
	Monthly	01/09/2018	£5,000+	2.15%	2.17%
<b>5 Year Tracker Rate Bond (1)</b>	Annual	01/09/2018	£5,000+	2.37%	2.37%
	Monthly	01/09/2018	£5,000+	2.35%	2.37%
<b>1 Year Fixed Rate Cash ISA (2) #</b>	Annual	31/03/2017	£1,000+	1.15%	1.15%
<b>1 Year Fixed Rate Cash ISA (3) #</b>	Annual	01/09/2017	£1,000+	1.13%	1.13%
<b>1 Year Fixed Rate Cash ISA (4) #</b>	Annual	01/04/2018	£1,000+	1.30%	1.30%
<b>2 Year Fixed Rate Cash ISA (1) #</b>	Annual	13/12/2017	£1,000+	1.33%	1.33%
<b>2 Year Fixed Rate Cash ISA (2) #</b>	Annual	01/04/2018	£1,000+	1.40%	1.40%
<b>Market Tracker Cash ISA (1) #</b>	Annual	01/10/2018	£500+	1.24%	1.24%
The minimum balance is £500 and maximum subscription is £20,000 for the current tax year. Unlimited withdrawals on the account.					
<b>Premium Saver (1)</b>	Annual	22/10/2018	£5,000+	1.45%	1.45%
The minimum balance is £5,000. The account can be topped up to a maximum of £250,000 before the funding cut-off date. The funding cut-off date can be found on our website at <a href="http://familybuildingsociety.co.uk/premiumsaverfunding">familybuildingsociety.co.uk/premiumsaverfunding</a> . Withdrawals are available without notice or access charge. The minimum withdrawal is £100.					
<b>Helping Hand Saver (1)</b>	Annual	11/09/2018	£10,000+	1.15%	1.15%
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.					

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2

## Notes

This interest rate is 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.

\* 45 day notice period may be waived if: funds are used to open a Family Security Account, funds are used to open a Family Offset Account or funds are being gifted to a family member as the deposit for a family member's mortgage with the Family Building Society.

## 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 23 November 2018.

**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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