

**INTEREST RATES FOR WITHDRAWN ACCOUNTS
AND TARIFF OF CHARGES**
Updated 11 January 2021

Savings accounts which are no longer available

Account type	Interest frequency	Rate effective	Balance	Gross %	AER* %
Windfall Bond (1)	Annual	01/04/2020	£10,000+	0.10%	0.10%
1 Year Fixed Rate Bond (11)	Annual	01/11/2019	£10,000+	1.64%	1.64%
			£1,000+	1.44%	1.44%
	Monthly	01/11/2019	£10,000+	1.63%	1.64%
			£5,000+	1.43%	1.44%
1 Year Fixed Rate Bond (14)	Annual	01/04/2020	£10,000+	1.24%	1.24%
			£1,000+	1.04%	1.04%
	Monthly	01/04/2020	£10,000+	1.23%	1.24%
			£5,000+	1.04%	1.05%
1 Year Fixed Rate Bond (15)	Annual	11/06/2020	£10,000+	1.04%	1.04%
			£1,000+	0.84%	0.84%
	Monthly	11/06/2020	£10,000+	1.04%	1.05%
			£5,000+	0.84%	0.84%
1 Year Fixed Rate Bond (16)	Annual	13/07/2020	£10,000+	0.70%	0.70%
			£1,000+	0.50%	0.50%
	Monthly	13/07/2020	£10,000+	0.70%	0.70%
			£5,000+	0.50%	0.50%
1 Year Fixed Rate Bond (17)	Annual	09/09/2020	£10,000+	1.15%	1.15%
			£1,000+	0.95%	0.95%
	Monthly	09/09/2020	£10,000+	1.14%	1.15%
			£5,000+	0.95%	0.95%
1 Year Fixed Rate Bond (18)	Annual	09/10/2020	£10,000+	1.00%	1.00%
			£1,000+	0.80%	0.80%
	Monthly	09/10/2020	£10,000+	1.00%	1.00%
			£5,000+	0.80%	0.80%
1 Year Fixed Rate Bond (19)	Annual	23/10/2020	£10,000+	0.80%	0.80%
			£1,000+	0.60%	0.60%
	Monthly	23/10/2020	£10,000+	0.80%	0.80%
			£5,000+	0.60%	0.60%
1 Year Fixed Rate Bond (20)	Annual	09/12/2020	£10,000+	0.55%	0.55%
			£1,000+	0.35%	0.35%
	Monthly	09/12/2020	£10,000+	0.55%	0.55%
			£5,000+	0.35%	0.35%
18 Month Fixed Rate Bond (9)	Annual	28/09/2020	£10,000+	1.27%	1.27%
	Monthly	28/09/2020	£10,000+	1.26%	1.27%
2 Year Fixed Rate Bond (5)	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%
2 Year Fixed Rate Bond (10)	Annual	01/11/2019	£10,000+	1.74%	1.74%
			£1,000+	1.54%	1.54%
	Monthly	01/11/2019	£10,000+	1.73%	1.74%
			£5,000+	1.53%	1.54%
2 Year Fixed Rate Bond (13)	Annual	01/04/2020	£10,000+	1.34%	1.34%
			£1,000+	1.14%	1.14%
	Monthly	01/04/2020	£10,000+	1.33%	1.34%
			£5,000+	1.13%	1.14%
2 Year Fixed Rate Bond (14)	Annual	11/06/2020	£10,000+	1.14%	1.14%
			£1,000+	0.94%	0.94%
	Monthly	11/06/2020	£10,000+	1.13%	1.14%
			£5,000+	0.94%	0.94%
2 Year Fixed Rate Bond (15)	Annual	13/07/2020	£10,000+	0.80%	0.80%
			£1,000+	0.60%	0.60%
	Monthly	13/07/2020	£10,000+	0.80%	0.80%
			£5,000+	0.60%	0.60%
2 Year Fixed Rate Bond (16)	Annual	09/09/2020	£10,000+	1.20%	1.20%
			£1,000+	1.00%	1.00%
	Monthly	09/09/2020	£10,000+	1.19%	1.20%
			£5,000+	1.00%	1.00%
2 Year Fixed Rate Bond (17)	Annual	09/10/2020	£10,000+	1.05%	1.05%
			£1,000+	0.85%	0.85%
	Monthly	09/10/2020	£10,000+	1.04%	1.05%
			£5,000+	0.85%	0.85%
2 Year Fixed Rate Bond (18)	Annual	23/10/2020	£10,000+	0.85%	0.85%
			£1,000+	0.65%	0.65%
	Monthly	23/10/2020	£10,000+	0.85%	0.85%
			£5,000+	0.65%	0.65%
2 Year Fixed Rate Bond (19)	Annual	09/12/2020	£10,000+	0.60%	0.60%
			£1,000+	0.40%	0.40%
	Monthly	09/12/2020	£10,000+	0.60%	0.60%
			£5,000+	0.40%	0.40%
3 Year Fixed Rate Bond (3)	Annual	01/08/2017	£10,000+	1.96%	1.96%
	Monthly	01/08/2017	£10,000+	1.94%	1.96%
3 Year Fixed Rate Bond (12)	Annual	01/12/2019	£10,000+	1.89%	1.89%
			£1,000+	1.69%	1.69%
	Monthly	01/12/2019	£10,000+	1.87%	1.89%
			£5,000+	1.68%	1.69%
3 Year Fixed Rate Bond (15)	Annual	01/04/2020	£10,000+	1.44%	1.44%
			£1,000+	1.24%	1.24%
	Monthly	01/04/2020	£10,000+	1.43%	1.44%
			£5,000+	1.23%	1.24%
3 Year Fixed Rate Bond (16)	Annual	11/06/2020	£10,000+	1.24%	1.24%
			£1,000+	1.04%	1.04%
	Monthly	11/06/2020	£10,000+	1.23%	1.24%
			£5,000+	1.04%	1.05%
3 Year Fixed Rate Bond (17)	Annual	13/07/2020	£10,000+	0.90%	0.90%
			£1,000+	0.70%	0.70%
	Monthly	13/07/2020	£10,000+	0.90%	0.90%
			£5,000+	0.70%	0.70%
3 Year Fixed Rate Bond (18)	Annual	09/09/2020	£10,000+	1.25%	1.25%
			£1,000+	1.05%	1.05%
	Monthly	09/09/2020	£10,000+	1.24%	1.25%
			£5,000+	1.04%	1.05%
3 Year Fixed Rate Bond (19)	Annual	09/10/2020	£10,000+	1.10%	1.10%
			£1,000+	0.90%	0.90%
	Monthly	09/10/2020	£10,000+	1.09%	1.10%
			£5,000+	0.90%	0.90%
3 Year Fixed Rate Bond (20)	Annual	23/10/2020	£10,000+	0.90%	0.90%
			£1,000+	0.70%	0.70%
	Monthly	23/10/2020	£10,000+	0.90%	0.90%
			£5,000+	0.70%	0.70%
5 Year Fixed Rate Bond (1)	Annual	01/11/2018	£10,000+	2.29%	2.29%
			£1,000+	2.09%	2.09%
	Monthly	01/11/2018	£10,000+	2.27%	2.29%
			£5,000+	2.07%	2.09%
5 Year Fixed Rate Bond (2)	Annual	25/01/2019	£10,000+	2.39%	2.39%
			£1,000+	2.19%	2.19%
	Monthly	25/01/2019	£10,000+	2.36%	2.39%
			£5,000+	2.17%	2.19%
5 Year Fixed Rate Bond (4)	Annual	01/10/2019	£10,000+	2.09%	2.09%
			£1,000+	1.89%	1.89%
	Monthly	01/10/2019	£10,000+	2.07%	2.09%
			£5,000+	1.87%	1.89%

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Account type	Interest frequency	Rate effective	Balance	Gross %	AER* %
5 Year Fixed Rate Bond (5)	Annual	01/11/2019	£10,000+	2.04%	2.04%
			£1,000+	1.84%	1.84%
	Monthly	01/11/2019	£10,000+	2.02%	2.04%
			£5,000+	1.82%	1.84%
5 Year Fixed Rate Bond (6)	Annual	01/12/2019	£10,000+	1.99%	1.99%
			£1,000+	1.79%	1.79%
	Monthly	01/12/2019	£10,000+	1.97%	1.99%
			£5,000+	1.78%	1.79%
5 Year Fixed Rate Bond (9)	Annual	01/04/2020	£10,000+	1.54%	1.54%
			£1,000+	1.54%	1.54%
	Monthly	01/04/2020	£10,000+	1.53%	1.54%
			£5,000+	1.33%	1.34%
5 Year Fixed Rate Bond (10)	Annual	11/06/2020	£10,000+	1.29%	1.29%
			£1,000+	1.09%	1.09%
	Monthly	11/06/2020	£10,000+	1.28%	1.29%
			£5,000+	1.08%	1.09%
5 Year Fixed Rate Bond (11)	Annual	13/07/2020	£10,000+	1.05%	1.05%
			£1,000+	0.85%	0.85%
	Monthly	13/07/2020	£10,000+	1.04%	1.05%
			£5,000+	0.85%	0.85%
5 Year Fixed Rate Bond (12)	Annual	09/09/2020	£10,000+	1.30%	1.30%
			£1,000+	1.10%	1.10%
	Monthly	09/09/2020	£10,000+	1.29%	1.30%
			£5,000+	1.02%	1.10%
5 Year Fixed Rate Bond (13)	Annual	09/10/2020	£10,000+	1.15%	1.15%
			£1,000+	0.95%	0.95%
	Monthly	09/10/2020	£10,000+	1.14%	1.15%
			£5,000+	0.95%	0.95%
5 Year Fixed Rate Bond (14)	Annual	23/10/2020	£10,000+	1.00%	1.00%
			£1,000+	0.80%	0.80%
	Monthly	23/10/2020	£10,000+	1.00%	1.00%
			£5,000+	0.80%	0.80%
2 Year Tracker Rate Bond (1)	Annual	01/04/2020	£5,000+	1.66%	1.66%
	Monthly	01/04/2020	£5,000+	1.64%	1.66%
2 Year Tracker Rate Bond (2)	Annual	01/04/2020	£5,000+	1.52%	1.52%
	Monthly	01/04/2020	£5,000+	1.50%	1.52%
2 Year Tracker Rate Bond (3)	Annual	01/04/2020	£5,000+	1.32%	1.32%
	Monthly	01/04/2020	£5,000+	1.30%	1.32%
2 Year Tracker Rate Bond (4)	Annual	01/04/2020	£5,000+	1.22%	1.22%
	Monthly	01/04/2020	£5,000+	1.20%	1.22%
2 Year Tracker Rate Bond (5)	Annual	01/04/2020	£5,000+	1.07%	1.07%
	Monthly	01/04/2020	£5,000+	1.06%	1.07%
2 Year Tracker Rate Bond (6)	Annual	01/04/2020	£5,000+	0.92%	0.92%
	Monthly	01/04/2020	£5,000+	0.91%	0.92%
3 Year Tracker Rate Bond (1)	Annual	01/04/2020	£5,000+	1.42%	1.42%
	Monthly	01/04/2020	£5,000+	1.40%	1.42%
3 Year Tracker Rate Bond (2)	Annual	01/04/2020	£5,000+	1.32%	1.32%
	Monthly	01/04/2020	£5,000+	1.30%	1.32%
3 Year Tracker Rate Bond (3)	Annual	01/04/2020	£5,000+	1.27%	1.27%
	Monthly	01/04/2020	£5,000+	1.25%	1.27%
3 Year Tracker Rate Bond (4)	Annual	01/04/2020	£5,000+	1.22%	1.22%
	Monthly	01/04/2020	£5,000+	1.20%	1.22%
3 Year Tracker Rate Bond (5)	Annual	01/04/2020	£5,000+	1.02%	1.02%
	Monthly	01/04/2020	£5,000+	1.01%	1.02%
5 Year Tracker Rate Bond (1)	Annual	01/04/2020	£5,000+	1.72%	1.72%
	Monthly	01/04/2020	£5,000+	1.70%	1.72%
5 Year Tracker Rate Bond (2)	Annual	01/04/2020	£5,000+	1.52%	1.52%
	Monthly	01/04/2020	£5,000+	1.50%	1.52%
5 Year Tracker Rate Bond (3)	Annual	01/04/2020	£5,000+	1.42%	1.42%
	Monthly	01/04/2020	£5,000+	1.40%	1.42%
5 Year Tracker Rate Bond (4)	Annual	01/04/2020	£5,000+	1.37%	1.37%
	Monthly	01/04/2020	£5,000+	1.35%	1.37%
5 Year Tracker Rate Bond (5)	Annual	01/04/2020	£5,000+	1.32%	1.32%
	Monthly	01/04/2020	£5,000+	1.30%	1.32%
5 Year Tracker Rate Bond (6)	Annual	01/04/2020	£5,000+	1.12%	1.12%
	Monthly	01/04/2020	£5,000+	1.11%	1.12%
1 Year Fixed Rate Cash ISA (7) #	Annual	01/06/2019	£1,000+	1.51%	1.51%
1 Year Fixed Rate Cash ISA (9) #	Annual	01/11/2019	£1,000+	1.35%	1.35%
1 Year Fixed Rate Cash ISA (10) #	Annual	01/01/2020	£1,000+	1.30%	1.30%
1 Year Fixed Rate Cash ISA (11) #	Annual	13/05/2020	£1,000+	1.10%	1.10%
1 Year Fixed Rate Cash ISA (12) #	Annual	11/06/2020	£1,000+	0.80%	0.80%
1 Year Fixed Rate Cash ISA (13) #	Annual	13/07/2020	£1,000+	0.65%	0.65%
1 Year Fixed Rate Cash ISA (14) #	Annual	09/10/2020	£1,000+	0.75%	0.75%
1 Year Fixed Rate Cash ISA (15) #	Annual	10/11/2020	£1,000+	0.60%	0.60%
2 Year Fixed Rate Cash ISA (3) #	Annual	18/05/2018	£1,000+	1.50%	1.50%
2 Year Fixed Rate Cash ISA (4) #	Annual	01/04/2019	£1,000+	1.71%	1.71%
2 Year Fixed Rate Cash ISA (6) #	Annual	01/11/2019	£1,000+	1.51%	1.51%
2 Year Fixed Rate Cash ISA (7) #	Annual	01/01/2020	£1,000+	1.36%	1.36%
2 Year Fixed Rate Cash ISA (8) #	Annual	13/05/2020	£1,000+	1.16%	1.16%
2 Year Fixed Rate Cash ISA (9) #	Annual	11/06/2020	£1,000+	0.86%	0.86%
2 Year Fixed Rate Cash ISA (10) #	Annual	13/07/2020	£1,000+	0.75%	0.75%
2 Year Fixed Rate Cash ISA (11) #	Annual	09/10/2020	£1,000+	0.85%	0.85%
2 Year Fixed Rate Cash ISA (12) #	Annual	10/11/2020	£1,000+	0.70%	0.70%
3 Year Fixed Rate Cash ISA (1) #	Annual	01/10/2018	£1,000+	1.60%	1.60%

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Account type	Interest frequency	Rate effective	Balance	Gross %	AER* %
3 Year Fixed Rate Cash ISA (2) #	Annual	01/04/2019	£1,000+	1.81%	1.81%
3 Year Fixed Rate Cash ISA (4) #	Annual	01/11/2019	£1,000+	1.61%	1.61%
3 Year Fixed Rate Cash ISA (5) #	Annual	01/01/2020	£1,000+	1.46%	1.46%
3 Year Fixed Rate Cash ISA (6) #	Annual	13/05/2020	£1,000+	1.21%	1.21%
3 Year Fixed Rate Cash ISA (7) #	Annual	11/06/2020	£1,000+	0.96%	0.96%
3 Year Fixed Rate Cash ISA (8) #	Annual	13/07/2020	£1,000+	0.85%	0.85%
3 Year Fixed Rate Cash ISA (9) #	Annual	09/10/2020	£1,000+	0.95%	0.95%
3 Year Fixed Rate Cash ISA (10) #	Annual	10/11/2020	£1,000+	0.80%	0.80%
5 Year Fixed Rate Cash ISA (2) #	Annual	01/05/2018	£1,000+	2.10%	2.10%
5 Year Fixed Rate Cash ISA (4) #	Annual	01/11/2019	£1,000+	1.80%	1.80%
5 Year Fixed Rate Cash ISA (5) #	Annual	01/12/2019	£1,000+	1.75%	1.75%
5 Year Fixed Rate Cash ISA (6) #	Annual	01/01/2020	£1,000+	1.50%	1.50%
5 Year Fixed Rate Cash ISA (9) #	Annual	13/05/2020	£1,000+	1.30%	1.30%
5 Year Fixed Rate Cash ISA (10) #	Annual	11/06/2020	£1,000+	1.05%	1.05%
5 Year Fixed Rate Cash ISA (11) #	Annual	13/07/2020	£1,000+	0.95%	0.95%
5 Year Fixed Rate Cash ISA (12) #	Annual	09/10/2020	£1,000+	1.10%	1.10%
5 Year Fixed Rate Cash ISA (13) #	Annual	10/11/2020	£1,000+	0.95%	0.95%
Market Tracker Cash ISA (1) #	Annual	01/01/2021	£500+	0.54%	0.54%
Premium Saver (1)	Annual	29/12/2020	£5,000+	0.60%	0.60%
The minimum balance is £5,000. Withdrawals are available without notice or access charge. The minimum withdrawal is £100, and the maximum withdrawal is £25,000 per account per day.					
Premium Saver (2)	Annual	29/12/2020	£5,000+	0.60%	0.60%
The minimum balance is £5,000. Withdrawals are available without notice or access charge. The minimum withdrawal is £100, and the maximum withdrawal is £25,000 per account per day.					
Premium Saver (3)	Annual	29/12/2020	£15,000+	0.65%	0.65%
The minimum balance is £15,000. Withdrawals are available without notice or access charge. The minimum withdrawal is £100, and the maximum withdrawal is £25,000 per account per day.					
Branch Saver (1)	Annual	25/06/2020	£500+	0.56%	0.56%
The minimum balance is £1. A maximum of £1,000,000.00 may be held in the account. Withdrawals are available without notice or access charge from our Epsom Branch only.					
Branch Saver (2)	Annual	25/06/2020	£500+	0.56%	0.56%
The minimum balance is £1. A maximum of £1,000,000.00 may be held in the account. Withdrawals are available without notice or access charge from our Epsom Branch only.					
Branch Saver (3)	Annual	25/06/2020	£500+	0.56%	0.56%
The minimum balance is £1. A maximum of £1,000,000.00 may be held in the account. Withdrawals are available without notice or access charge from our Epsom Branch only.					
Online Saver (1)	Annual	25/06/2020	£100+	0.61%	0.61%
The minimum balance is £100. A maximum of £250,000.00 may be held in the account. Withdrawals are available without notice or access charge via our Online Service only. The minimum withdrawal is £100.					
Online Saver (2)	Annual	25/06/2020	£500+	0.61%	0.61%
The minimum balance is £100. A maximum of £250,000.00 may be held in the account. Withdrawals are available without notice or access charge via our Online Service only. The minimum withdrawal is £100.					
Junior Saver (1)	Annual	25/06/2020	£3,000+	1.60%	1.60%
The minimum balance is £1. We allow 12 withdrawals per calendar year. Can be opened and operated by the child (from age eight) or by an adult on behalf of a child. Maximum balance is £25,000.					
35 Day Notice Saver (1)	Annual	30/07/2020	£100,000+	0.80%	0.80%
			£50,000+	0.70%	0.70%
			£10,000+	0.55%	0.55%
	Monthly	30/07/2020	£1,000+	0.45%	0.45%
			£100,000+	0.79%	0.79%
			£50,000+	0.69%	0.69%
The minimum balance is £1,000 (annual) and £5,000 (monthly). We allow withdrawals after 35 days' notice with no access charge. The minimum withdrawal is £100.					
35 Day Notice Saver (2)	Annual	25/11/2020	£50,000+	0.55%	0.55%
			£1,000+	0.45%	0.45%
	Monthly	25/11/2020	£50,000+	0.55%	0.55%
			£5,000+	0.45%	0.45%
The minimum balance is £1,000 (annual) and £5,000 (monthly). We allow withdrawals after 35 days' notice with no access charge. The minimum withdrawal is £100.					
Everyday Saver (1)	Annual	25/06/2020	£50,000+	0.51%	0.51%
			£100+	0.31%	0.31%
The minimum balance is £100. A maximum of £250,000 may be held in the account. We allow 12 withdrawals per calendar year. The minimum withdrawal is £100.					
Flexible ISA (1) #	Annual	25/06/2020	£500+	0.51%	0.51%
The minimum balance is £500. A maximum of £250,000 may be held in the account. We allow 12 withdrawals per calendar year. The minimum withdrawal is £100.					

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 06 January 2021.

This leaflet can be provided in alternative formats on request



Principal Office: Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL
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Website: familybuildingsociety.co.uk
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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/090/2/0121/FBS/MKTG

