

Fixed Rate Bond (21 April 2027)

You should read this product information alongside our Savings Terms and Conditions booklet and ID for customers.

Summary Box

Account name	Fixed Rate Bond (21 April 2027)	
What is the interest rate?	Account balance	Interest rate
	£5,000+	Fixed at 4.15% Gross/AER until 21 April 2027.
	• Interest is calculated daily and will be added to the account on 21 April 2027.	
Can Newbury Building Society change the interest rate?	• No, the interest rate is fixed until 21 April 2027	
What would the estimated balance be on 21 April 2027 assuming £5,000 was invested on 22 April 2026?	Account balance	Estimated balance
	£5,000	£5,206.93
	• This estimation is based upon an initial deposit of £5,000 being made on 22 April 2026 and interest added to the account on 21 April 2027 (no further deposits can be made during the term of the account). • This estimation is for illustrative purposes only and does not reflect individual circumstances.	
How do I open and manage my account?	<ul style="list-style-type: none">• Available to existing Fixed Rate Bond (22 April 2026) holders only.• To open this account, we need your Bond (22 April 2026) confirmation form returned. You can send it to us via branch, post, online, or email.• The minimum opening balance is £5,000.• The maximum opening balance is £100,000. This can be made up from the total balance (plus interest) of your existing (22 April 2026) bond and any additional funds, up to the maximum of £100,000.• Additional deposits must be made by 29 April 2026. No further funds can be added after this date.	
Can I withdraw money?	<ul style="list-style-type: none">• No withdrawals can be made during the fixed rate term.• The maturity date is the date that you will have access to your funds.• Prior to maturity on 21 April 2027, we will write to you to discuss your options. These options will be dependent upon our product range and your needs at the time.• If we are unable to contact you or you do not respond to us, the funds will be transferred to an instant access account.	
Additional information	<ul style="list-style-type: none">• Tax status – From 6 April 2016, HMRC introduced a Personal Savings Allowance for individuals and as a result interest on savings is paid gross of tax. Your tax treatment will depend on your individual circumstances and may be subject to change in the future. For further information go to www.GOV.UK.	

Important notes

- The Terms & Conditions of this account supersedes 2.8 in our Savings Terms & Conditions.
- We will require identification for all parties on a savings account, please see ID for customers leaflet for full details.
- You can register with myaccounts our online service to view your account online.
- For more information regarding our online service, electronic payment and CHAPS service see our Savings terms and conditions. These can be accessed in branch and online at www.newbury.co.uk.
- There are no charges for the normal operation of this account. See our Savings terms and conditions for more information.

Gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

You can request this document in another format, including large print by contacting us.

LIMITED AVAILABILITY - PRODUCT MAY BE WITHDRAWN WITHOUT NOTICE

Call: 01635 555700 | Visit: www.newbury.co.uk

Newbury Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 206077). 10170



Newbury
Building Society