Fixed Rate Bond (26 July 2028)

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

Summary Box

Account name	**Fixed Rate Bond (26 July 2028)**	
What is the interest rate?	**Account balance**	**Interest rate**
	£5,000+	Fixed at 4.50% Gross/AER until 26 July 2028.
	• Interest is calculated daily and paid on the following dates: • 25 July 2027 (this interest can be added to the account, to another Newbury Building Society account or your bank account. See important notes for more detail). • 26 July 2028 (this interest will be added to the account). • No interest is earnt on the day of maturity	
Can Newbury Building Society change the interest rate?	• No, the interest rate is fixed until 26 July 2028.	
What would the estimated balance be on 26 July 2028 assuming £5,000 was invested on 13 November 2026?	**Account balance**	**Estimated balance**
	£5,000	£5,389.89
	• This estimation is based upon an initial deposit of £5,000 being made on 13 November 2026 and interest added to the account on 25 July 2027 and 26 July 2028 (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?	• Available to those aged 18 and over. • A customer can only hold one Fixed Rate Bond (26 July 2028) either in single or joint names. • Personal customers only (not available to corporate bodies, organisations, clubs, trusts etc). • Account can be opened and operated in branch, by post or online. • If the account is opened online or by post, the account must be approved within 14 days. If the account is not approved within 14 days, we will close the account. The account is approved when we have received the application and the identification requirements have been satisfied. • Once the account is approved, we must receive deposits, upto the account limit, within five business days, otherwise we will close the account. • Account holder/s must be resident in England or Wales. • The minimum opening balance is £5,000. • The maximum opening balance is £100,000. • Additional deposits are not allowed.	
Can I withdraw money?	• No withdrawals can be made until maturity on 26 July 2028. • Prior to 26 July 2028, 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, on maturity, the funds will be transferred to an instant access account.	
Additional information	• Tax status – 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

- 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.
- For interest paid away on the 25 July 2027, it will be received in your bank account on 28 July 2027.

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 FROM SALE 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). (10437)

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