

Fixed Rate Bond (28 May 2025)

You should read this document carefully in conjunction with our Savings terms and conditions booklet to ensure you understand the features and conditions of what you are buying and keep it safe for future reference. Our savings accounts are only available to UK residents.

Account name	Fixed Rate Bond (28 May 2025)	
What is the interest rate?	Interest rate band	Interest rate
	£10,000+	Fixed at 1.65% Gross/AER until 28 May 2025
Can Newbury Building Society change the interest rate?	<ul style="list-style-type: none"> Interest is calculated daily and will be added to the account on 28 May 2025. 	
	<ul style="list-style-type: none"> No, the interest rate is fixed until 28 May 2025. 	
What would the estimated balance be on 28 May 2025 assuming £10,000 was invested on 22 June 2022	Interest rate band	Estimated balance
	£10,000	£10,483.70
How do I open and manage my account?	<ul style="list-style-type: none"> This estimation is based upon an initial deposit of £10,000 made on 22 June 2022 (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. 	
	<ul style="list-style-type: none"> Available to those aged 18 and over. A customer can only hold one Bond (28 May 2025) 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. Account can be opened by cheque or transfer from another Newbury Building Society account, or a bank account in the account holders' name. Account holder must be resident within our operating area as defined in 'Important notes' below. The minimum opening balance is £10,000. The maximum opening balance is £50,000. Additional deposits are not allowed. 	
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. No interest is paid on the bond on that day. 	
	<ul style="list-style-type: none"> Prior to maturity on 28 May 2025, 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 matching our Instant premium account on the maturity date. 	
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

- We will require identification for all parties on a savings account, please see ID for customers leaflet for full details.
- Our local operating area is: AL, BA, BH, BN, BS, DT, EX, GL, GU, HA, HP, HR, KT, LU, MK, NN, OX, PO, RG, RH, SG, SL, SM, SN, SP, SO, TA, TW, UB, WD, WR. We accept savings applications from existing members regardless of their postcode. We do not accept savings applications from new or existing members who live outside of the UK.
- You can register with myaccounts our online service to view your accounts 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.

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). English Law applies and we will communicate with you in English. We are participants of the Financial Ombudsman Service. We have a complaints procedure which we will provide on request. Most complaints that we cannot resolve can be referred to the Financial Ombudsman Service. 8903



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