

Fixed Rate Bond (28 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 (28 July 2028)	
What is the interest rate?	Account balance	Interest rate
	£5,000+	Fixed at 3.90% Gross/AER until (28 July 2028).
	Interest is calculated daily and will be added to the account, to another Newbury Building Society account or your bank account, on the following dates: <ul style="list-style-type: none">• 27 July 2026• 27 July 2027• 28 July 2028	
	If you choose to have your interest paid to your nominated bank account please see 'Important notes' for more information.	
Can Newbury Building Society change the interest rate?	<ul style="list-style-type: none">• No, the interest rate is fixed until (July 2028).	
What would the estimated balance be on (28 July 2028) assuming £5,000 was invested on 2 January 2026?	Account balance	Estimated balance
	£5,000	£5,504.92
	<ul style="list-style-type: none">• This estimation is based upon an initial deposit of £5,000 being made on 2 January 2026 and interest added to the account on 27 July 2026, 27 July 2027 and 28 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?	<ul style="list-style-type: none">• Available to those aged 18 and over.• A customer can only hold one Bond (28 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, the account can receive deposits up to the account limit within five business days.• If no deposits have been received within five business days, 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?	<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 (28 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, 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.
- For interest paid away on the 27 July 2026, it will be received in your bank account on 29 July 2026. For interest paid away on the 27 July 2027, it will be received in your bank account on 28 July 2027. On 28 July 2028 the interest can only be compounded.

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). (10057)

