Fixed Rate Bond (3 November 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 (3 November 2027)**	
What is the interest rate?	**Account balance**	**Interest rate**
	£5,000	Fixed at 4.35% Gross/AER until 3 November 2027.
	• Interest is calculated daily and will be added to the account on 3 November 2027.	
Can Newbury Building Society change the interest rate?	• No, the interest rate is fixed until 3 November 2027.	
What would the estimated balance be on 3 November 2027 assuming £5,000 was invested on 31 July 2026?	**Account balance**	**Estimated balance**
	£5,000	£5,274.11
	• This estimation is based upon an initial deposit of £5,000 being made on 31 July 2026 and interest added to the account on 3 November 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?	• Available to those aged 18 and over. • A customer can only hold one Fixed Rate Bond (3 November 2027) 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?	• No withdrawals can be made during the fixed rate term of the product. • The maturity date is the date that you will have access to your funds. • Prior to maturity on 3 November 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	• 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

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Newbury Building Society