

ISA Fixed Rate Bond (29 November 2028)

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	ISA Fixed Rate Bond (29 November 2028)	
What is the interest rate?	Interest rate band	Interest rate
	£5,000+	Fixed at 3.90% Tax free/AER until 29 November 2028
	Interest is calculated daily and will be paid into this account on the following dates: 28 November 2026 28 November 2027 29 November 2028	
Can Newbury Building Society change the interest rate?	No, the interest rate is fixed until 29 November 2028.	
What would the estimated balance be on 29 November 2028 assuming £5,000 was invested on 19 September 2025?	Interest rate band	Estimated balance
	£5,000	£5,649.64
	- This estimation is based upon an initial deposit of £5,000 being made on 19 September 2025 and interest added to the account on 28 November 2026, 28 November 2027 and 29 November 2028. - 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 Bond (29 November 2028). - Personal customers only (not available to corporate bodies, organisations, clubs, trusts etc). - Account can be opened and operated in branch, by post or online. - Once the account is open it 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 within 7 days. - Once the account has been fully funded and the 7-day period has elapsed no further funds can be added to the account, and no future year ISA subscriptions can be used. - If no deposits have been received within 7 days, we will close the account. - For ISA transfers in we allow 30 days for the transfer to complete. If no deposits have been received within 30 days, we will close the account. - Account can be opened by cheque or transfer from another Newbury Building Society ISA, or a bank account in the account holders' name. - Account holder/s must be resident in England or Wales. - The minimum opening balance is £5,000. - The maximum total deposit is £75,000. - ISA rules apply, please see overleaf.	
Can I withdraw money?	- No partial withdrawals/partial ISA transfers out are allowed during term of the product. - The maturity date is the date that you will have access to your funds. - Prior to maturity on (29 November 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 Easy Access ISA in accordance with the product conditions.	
Can I close the account?	- In line with ISA regulations, the account can be closed/transferred out at any time during the product term. There will be an interest penalty charge of 270 days' worth of interest for closures/transfers out. Important information: - If the account is closed during the product term this could mean that you get back less than was originally invested due to incurring the interest penalty charge. - If the account is closed during the product term without completing an ISA transfer, the ISA status will be lost, and the interest penalty incurred. - The interest penalty charge will apply if you transfer your balance to a cash ISA with another provider or one with Newbury Building Society.	
Additional information	- Tax status – Tax free (interest is exempt from income tax). Transfers in ✓ We accept full transfer in of current and previous years subscriptions. ✓ We also accept partial transfers in of previous years subscriptions. ✗ We do not accept partial transfers in of current years subscriptions. Transfers out ✓ We accept full transfer out of current and previous years subscriptions. ✗ We do not accept partial transfers out of current or previous years subscriptions.	

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.

Annual ISA allowance

For the tax year 6 April 2024 - 5 April 2025, your allowance is £20,000.
You can choose to split your annual allowance as you wish. For example, all cash or all stocks and shares, or split between the two.

ISA rules

Individual Savings Accounts (ISAs) were introduced in 1999 to replace old-style tax free savings. They allow you to invest up to a set allowance each tax year (6 April to 5 April) on which you will pay no tax on any interest you earn. The current allowance is shown below.

1. You must be at least 18 years of age to invest in an ISA.
2. An ISA may only be held by an investor in his or her sole name. Joint accounts are not allowed.
3. The start date for your ISA is the date of the first deposit.
4. You can save in one Cash ISA per tax year (6 April to 5 April) with Newbury Building Society up to the total annual ISA allowance. The remainder of the annual ISA allowance can be invested in a single or multiple Cash ISAs or a Stocks & Shares ISAs with another provider subject to the providers ISA Terms & Conditions.
5. You must be resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or you must be married to, or in a civil partnership with, a person who performs such duties. You must inform Newbury Building Society if you cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
6. Your yearly allowance does not roll over, so if you do not use it, it will not be added to the next year's allowance.
7. For a period of 30 days after opening your ISA, you may instruct us that you have changed your mind and we will return your deposit to you, subject to cheque clearance, with any accrued interest (tax will not be deducted). Alternatively, we can help you switch to another savings account with us (conditions allowing). The 30 day cancellation period starts on the day you open your Cash ISA and ends at close of business on the 30th calendar day. To cancel your ISA agreement with us, you can either visit or write to your local branch, enclosing your passbook.
8. On the instructions of the investor an ISA with all rights and obligations shall be transferred to another ISA manager within five working days.
9. An ISA may not be transferred from one investor to another. However, in the event of death, the ISA subscription allowance (known as an 'Additional Permitted Allowance' APS) can be passed to a surviving spouse or civil partner.
10. The ISA must cease on the date of death of the investor. Interest will be paid gross up to the date of closure. Up to a maximum of 3 years after the date of death. Interest arising after the date of death will be subject to deduction of income tax at the appropriate rate and should be declared to HMRC as part of the deceased tax liabilities.
11. ISA Regulation 4(6)(e): The ISA manager will satisfy himself that any person to whom he delegates any of his functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.
12. ISA Regulation 4(6)(g): The ISA manager will notify the investor if, by reason of any failure to satisfy the provisions of the ISA regulations, an ISA has, or will, become void.
13. ISA Regulation 4(6)(a): The ISA investments will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
14. ISA Regulation 4(6)(f): On the instruction of the investor and within the time stipulated by the investor, all investments, or part of the investments, shall be transferred to another ISA manager in accordance with ISA Regulations relating to transfers.
15. ISA Regulation 4(6)(fa): On the instruction of the investor and within the time stipulated by the investor, all investments, or part of investments, shall be transferred or paid to the investor.

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

Tax free is the contractual rate of interest payable where interest is exempt from income tax.

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. B182

