

SUMMARY BOX - Key Product Information

Account name	One Year Fixed Rate Bond - Issue 1								
What is the interest rate?	Annual Interest <table border="1" data-bbox="379 439 922 521"> <tr> <td>For Balances £5,000+</td> <td>4.50% Gross* / AER**</td> </tr> </table> <p>Interest is calculated daily from date of opening and added to the account annually on 31st December at close of business with the final interest payment credited at maturity.</p>		For Balances £5,000+	4.50% Gross* / AER**	Monthly Interest <table border="1" data-bbox="967 439 1509 521"> <tr> <td>For Balances £5,000+</td> <td>4.45% Gross* / AER**</td> </tr> </table> <p>Monthly Interest is calculated daily from date of opening and must be credited to a nominated account other than this Fixed Rate Bond. Interest is credited on the last working day of each month.</p>	For Balances £5,000+	4.45% Gross* / AER**		
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Can Beverley Building Society change the interest rate?	<p>No, the interest rate is fixed until the maturity date.</p> <p>Following the maturity date (1 year from the date of opening) the total deposit plus any accrued interest will be automatically transferred to the highest paying branch based easy access rate (currently the Variable Instant Access account).</p>								
What would the estimated balance be at the end of the fixed rate term of 12 months based on a £5,000 deposit?	<table border="1" data-bbox="379 887 1509 1099"> <thead> <tr> <th>Deposit</th> <th>Annual Interest (Assuming interest paid back into the account)</th> <th>Monthly Interest (paid to nominated account)</th> </tr> </thead> <tbody> <tr> <td>£5,000.00</td> <td>£5,225.00</td> <td>£5,000 (Total monthly interest paid in 12 instalments over 12 months would be £222.50)</td> </tr> </tbody> </table> <p>These figures are for illustration purposes only.</p>			Deposit	Annual Interest (Assuming interest paid back into the account)	Monthly Interest (paid to nominated account)	£5,000.00	£5,225.00	£5,000 (Total monthly interest paid in 12 instalments over 12 months would be £222.50)
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How do I open and manage my account?	<p>Available to UK Residents and UK Tax Residents. More than one Fixed Rate Bond can be held by any one member. You must be over the age of 18, there is no maximum age restriction applied to this account.</p> <p>How to open the account You complete the registration through our online banking platform. Pass an Electronic Identification check. Send us at least £5,00 by bank transfer.</p> <p>Managing your account This account can only be managed through our online banking platform. Please contact us if you need assistance from us or someone else.</p>								
Can I withdraw money?	<p>Early closure and withdrawals are not permitted from this account.</p> <p>The account can be closed without notice in the event of death being registered with the Society for any party to the account.</p> <p>Unless you advise us of an alternative preferred contact method, the Society will write to you 14 days before the maturity date detailing the options available to you at that time, which include a full or partial withdrawal. Funds will be made available the next working day following maturity.</p>								
Additional information	<p>This product may be withdrawn at any time without notice.</p> <p>* Gross rate - the contractual rate of interest to be paid on a savings account without any deduction being made in respect of potential tax liability.</p> <p>** AER - stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p>								

One Year Fixed Rate Bond - Issue 1

General Information

Terms & Conditions

Please read the General Savings Terms and Conditions and the Framework Contract for Payment Services before opening any account.

Income Tax

Tax treatment depends on the individual circumstances of each customer and may be subject to change in the future by HM Revenue & Customs.

The Society is required to supply HM Revenue & Customs with particulars of certain interest paid or credited to savers. Please contact the Society for details of current taxation arrangements or direct enquiries to www.gov.uk/apply-tax-free-interest-on-savings/

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Member of the Building Societies Association.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Number: 206064

The Society reserves the right to vary, improve or withdraw any of the benefits or services contained within this leaflet.

Rates correct from 29th June 2026.