BEVERLEY BUILDING SOCIETY Est. 1866

SUMMARY BOX - Key Product Information

Account name	180 Day Notice Cash ISA
What is the Interest rate?	4.30% **AER/tax-free variable on balances of £1 or more. Interest is calculated daily and paid annually on 5th April. You can choose to have your interest paid into this account or a nominated bank account held elsewhere.
Can Beverley Building Society change the interest rate?	Yes, the interest rate for this account is variable which means we can increase or decrease the rate at any time. Refer to our Cash ISA and General Savings Terms and Conditions and the Framework Contract for Payment Services for full details.
What would the estimated balance be after 12 months based on a £10,000 deposit?	Based on the current interest rate the balance after 12 months would be £10,430.00 This illustration assumes that £10,000 is deposited when the account is opened, no further deposits or withdrawals are made, the interest rate remains unchanged, and all interest is left in the account. It does not take account of any early-access charge.
How do I open and manage my account?	You must be aged 18 or over and either resident in the UK or eligible to subscribe to an ISA under the government's non-resident Crown servant or armed forces provisions. The minimum opening balance is £1, unless you have ticked the option to transfer an ISA in from another provider where the opening balance can be zero. You can add additional funds up to your remaining annual ISA allowance for the tax year at any time. The maximum annual subscription limit for the 2026/27 Tax Year is £20,000 as set annually by HM Revenue and Customs. **Cooling off period** You may cancel the account without giving a reason within 14 calendar days of opening it. No early access charge will apply. We will return the amount deposited together with any interest due, subject to the ISA rules and any transfer instructions needed to preserve ISA status. **How to open the account** You complete the registration through our online banking platform. Pass an Electronic Identification check. Send us at least £1 by bank transfer or tick the option to transfer in an ISA from another provider. **Managing your account** This account can only be managed through our online banking platform. Please contact us if you need any support or assistance.

Can I withdraw money?	You can withdraw money, close the account or transfer all or part of your Cash ISA by giving us 180 calendar days' notice. The notice period starts on the day we receive and accept your valid instruction. We will make the amount covered by your notice available at the end of the notice period. No early access charge applies where the full notice period is served. If you ask us to pay or transfer funds before the notice period ends, we will allow this subject to an early access charge. The charge is calculated using the account's gross interest rate on the date we process the withdrawal, applied to the amount withdrawn for 180 days. We will tell you the estimated charge and net amount before you confirm your instruction. You can give notice through the secure online service. **IMPORTANT:** Please note that if you transfer your ISA or make a withdrawal within the first 180 days of opening your account, the penalty may exceed the interest earned, meaning you could get back less than you originally paid in. The charge will not exceed the amount available from the withdrawal or account and will never create a negative balance or a debt owed by you to the Society. You have the right to transfer all or part of your Cash ISA to another ISA manager. The transfer must be arranged through the new ISA manager to preserve the tax-free ISA status. If you give 180 calendar days' notice, no early access charge applies. If you request completion before the notice period ends, the early access charge will apply to the amount transferred. We will not prevent a valid ISA transfer, but the account terms and applicable charge remain payable. ***** Please see additional information below** All Faster Payments must be made to the nominated bank account linked to the account. Refer to our Cash ISA and General Savings Terms and Conditions and the Framework Contract for Payment Services for more information on withdrawals.
Can I transfer into my 180 Day Notice Cash ISA funds from another provider?	Yes. We accept transfers of all or part of previous tax years' ISA savings. For subscriptions made in the current tax year, we only accept a transfer of the full current year. When you open the account, you will be asked if you wish to transfer any subscriptions into your new account.
Additional information	** AER - stands for Annual Equivalent Rate. The Annual Equivalent Rate (AER) shows what the interest rate would be if interest was paid and added each year. All ISA interest is paid tax-free, which means it's exempt from income tax. Tax rules may change in the future. ***** IMPORTANT: The product terms and conditions in this summary box relating to withdrawal restrictions, Transfers out, opening an account and interest instructions supersede the Cash ISA T&Cs for this product.**

180 Day Notice Cash ISA

General Information

Terms & Conditions

Please read the Cash ISA and 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/

Beverley Building Society
57 Market Place, Beverley, HU17 8AA

Tel: 01482 881510 Fax: 01482 872680
www.beverleybs.co.uk website@beverleybs.co.uk