BEVERLEY BUILDING SOCIETY Est. 1866

SUMMARY BOX - Key Product Information

Account name	6 Month Fixed Rate Cash ISA
What is the Interest rate?	4.50% AER tax-free per annum, fixed for 6 months (182 days) from the date of opening. Interest is calculated daily and paid into the account at maturity.
Can Beverley Building Society change the interest rate?	No. The interest rate is fixed for 6 months (182 days) from the date of opening and will not change during that fixed term. 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 at maturity (6 months) based on a £10,000 deposit?	Illustrative balance at maturity: £10,224.38 subject to confirmation of the interest calculation basis below. This illustration assumes that £10,000 is deposited when the account is opened, no further deposits or transfers out are made, and all interest is paid into the account at maturity. It uses a 4.50% annual tax-free rate and a 365-day interest calculation basis pro-rated to 6 months (182) days interest payment.
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 deposit is £1. Product allows additional funds and ISA transfers within the first 30 days, following account opening. After 30 days no further funds can be deposited or transferred to the account. The overall ISA subscription limit for the 2026/27 tax year is £20,000. This limit applies across all ISAs to which you subscribe during the tax year. ISA limits and tax rules may change in the future. **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** Complete registration through our online banking platform and pass an electronic identification check. Pay an opening deposit of at least £1 by bank transfer or request an eligible ISA transfer, subject to confirmation of the funding rules above. **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 cannot make withdrawals or close the account during the 182-day fixed term, except during the 14-day cancellation period. You may ask to transfer the ISA to another ISA provider during the fixed term. A charge equal to 90 days' interest on the amount transferred will apply. If insufficient interest has been earned, the balance returned may be less than the amount originally deposited. To preserve the tax-free status of your savings, the transfer must be arranged through the new ISA provider. Do not withdraw the money yourself. ***** Please see additional information below** Refer to our Cash ISA and General Savings Terms and Conditions and the Framework Contract for Payment Services alongside the product-specific terms in this summary box.
Can I transfer funds from another provider into my 6 Month Fixed Rate Cash ISA?	Yes. We accept transfers of all or part of previous tax years' ISA savings. **For current-tax-year subscriptions, this product only accepts a transfer of the full amount held with the existing provider. This is a restriction of this product, rather than a requirement of the ISA rules.** When you open the account, you will be asked if you wish to transfer any subscriptions into your new account.
What happens at maturity?	The account matures 6 months (182 days) from the date of opening. Interest is paid into the account at maturity. On the date of maturity, the product will mature into our highest paying instant access cash ISA 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-specific terms in this summary box relating to opening and funding the account, the fixed term, withdrawals, ISA transfers, interest payments and maturity supersede the Cash ISA Terms and Conditions for this product.**

6 Month Fixed Rate 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/

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Dementia Friends
An Alzheimer's Society initiative

FSCS PROTECTED

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. The interest rate on an opened account will remain fixed for its 182-day term. Rates correct from 10/11/2026.

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