

Fixed Rate Cash ISA



Summary Box

ACCOUNT NAME FIXED RATE CASH ISA (ISSUE 79)

WHAT IS THE INTEREST RATE? TAX-FREE p.a./AER fixed: **4.45%**

CAN TEACHERS BUILDING SOCIETY CHANGE THE INTEREST RATE?

The interest rate for this account is fixed until 19 April 2028, meaning that it cannot be changed during the fixed rate period. If your balance falls below the minimum operating amount the interest rate payable on the remaining balance for that calendar year will be equivalent to the Society's Extra Ordinary Account rate: **TAX-FREE p.a./AER variable: currently 1.25%**

WHAT WOULD THE ESTIMATED BALANCE BE AT THE END OF THE FIXED RATE PERIOD BASED ON A £1,000.00 DEPOSIT?

The estimated balance at the end of the fixed rate period based on a £1,000.00 deposit would be £1,090.09. This amount is based on the assumption that all terms and conditions for the account are met. We have worked this out assuming a £1,000.00 deposit is made on the first day the account is available, interest earned is added to the account and no further deposits or withdrawals are made throughout the fixed term. This projection is provided for illustrative purposes only and does not take into account your individual circumstances.

HOW DO I OPEN AND MANAGE MY ACCOUNT?

Opening your Account

- The minimum age to open this account is 18
- The minimum opening and operating balance for this account is £100.00 with a maximum investment of £250,000.00
- This account is available to new 2026/2027 tax year subscriptions only or for external transfers in from another provider
- This account can be opened online only

Managing your Account

- This account can be operated online or by phone
- To access our 'My Accounts' online service please visit www.teachersbuildingsociety.co.uk/my-accounts and follow the registration process

CAN I WITHDRAW MY MONEY?

Partial withdrawals not allowed and therefore 'Clause 9' of the ISA General Terms and Conditions only applies at the end of the fixed rate period.

Early closure/full withdrawal is allowed subject to a 180-day penalty interest charge.

The Society will write to you prior to the end of the fixed period with the options that are available. You will, of course, have the opportunity to withdraw or transfer to one of the Society's other savings accounts at that time without charge.

WILL I GET CHARGED TO OPERATE MY ACCOUNT?

The normal day to day operation of your account is free of charge. However there are some additional services that we may charge you for. These are as follows:

- Withdrawals by telegraphic transfer: If you ask us to transfer money to your bank as a same day transfer - £25.00
- Unpaid/returned cheques: If your bank or cheque issuer does not honour your cheque and we reverse the payment from your account - £7.00

ADDITIONAL INFORMATION

- This ISA matures at midnight on 19 April 2028
- Daily interest
- Interest will be added on 19 April 2027 and 19 April 2028
- Only external ISA transfers in are allowed (please note: this can be withdrawn at any time)
- This is not a flexible ISA
- We may withdraw this product at any time without notice. If this happens, you can continue to add to your ISA subscription for the 2026/2027 tax year until 5 April 2027, but we will stop accepting transfers in from other providers.

IMPORTANT INFORMATION

The Annual Equivalent Rate (AER) illustrates what the interest rate would be if interest was paid and compounded once each year. There are a number of HM Revenue & Customs limits regarding ISAs you should be aware of as follows:

1. You can save up to £20,000.00 in each tax year – This can be invested in various types of ISA. For more information regarding your ISA allowance, please visit www.gov.uk/individual-savings-accounts
2. You cannot pay into more than one Cash ISA with Teachers Building Society in the same tax year
3. The tax year runs from 6th April to 5th April the following year

The maximum holding permitted across all accounts is £1.5m exclusive of accrued interest.

HOW YOU ARE PROTECTED

Your eligible deposits with Teachers Building Society are protected up to £120,000 by the Financial Services Compensation Scheme (FSCS). For further information on the FSCS including eligibility and limits, please visit www.fscs.org.uk.

ADDING MONEY TO YOUR ACCOUNT

We will accept further subscriptions at any time up to the ISA subscription limit. To do this, ask your bank to set up a one off payment or make a regular transfer by Standing Order. For this you will need the Society's bank details which are; NatWest, Wimborne, Account Name; the name on your personal account (**this must be entered as it appears on your account record with us**), Sort Code; 60-24-43, Account Number; 60230282. **You must use your Society account number as the reference when making a transfer so that we can ensure the funds are applied to the correct account.**

The only constraints to further subscriptions, are the HM Revenue & Customs limits which may change in future years and must not be exceeded. You can only reach the maximum holding once in a tax year so for example, having subscribed the maximum of £20,000.00 in a tax year, if you then make withdrawals you cannot top up to the £20,000.00 figure again in that tax year.

INTEREST

Interest on this account will be added on 19 April 2027 and 19 April 2028. Alternatively, interest can be paid to a bank account or transferred to another account with the Society. If your balance falls below £100.00, the interest rate payable will be equivalent to our Extra Ordinary Account rate (TAX-FREE/AER: 1.25% variable).

WITHDRAWALS

Withdrawals are not allowed within the fixed rate period and therefore 'Clause 9' of the ISA General Terms and Conditions only applies at the end of the fixed rate period.

CLOSURES

Early closure will result in a 180-day loss of interest. If there is insufficient earned interest, the amount of the early access charge will be taken from the funds in the account. If you wish to transfer your ISA to another Teachers Building Society ISA or another provider, please contact us.

MATURITY

We will contact you at least 14 days before the end of the fixed period to advise you of the options available at that time.

TALK TO US

If you aren't happy with our service we have an internal complaints procedure. For more information about the process, please call us on 0800 783 2367, email us on complaints@teachersbs.co.uk or write to us at Teachers Building Society, Allenvie House, Hanham Road, Wimborne, Dorset, BH21 1AG. The Financial Ombudsman Service provides a free and independent service for consumers and can be contacted at The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or visit: financial-ombudsman.org.uk.

This is a limited issue account and could be withdrawn at any time without notice. This leaflet forms part of the Terms and Conditions of the Fixed Rate Cash ISA (Issue 79). Please ensure that you read the Society's ISA General Terms and Conditions that apply to this account.

0800 783 2367

www.teachersbuildingsociety.co.uk

Teachers
Building Society

Opening doors for teachers. Since 1966

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register no 156580).

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