

## Bonus Saver August 2024

4.80% gross p.a./AER variable including a 2.15% bonus until 31/08/2024

This summary box provides details of this account and any special conditions that apply. Please read it carefully together with the Beehive Money terms and conditions you have been given, which can also be found on [beehivemoney.co.uk](https://beehivemoney.co.uk).

Account name	Bonus Saver August 2024		
What is the interest rate?	<b>Annual interest</b>		
		<b>% Gross</b>	<b>% AER</b>
	<b>Interest rate with Bonus (includes a bonus of 2.15% until 31/08/2024)</b>	<b>4.80 %</b>	<b>4.80 %</b>
	<b>Interest rate without bonus</b>	<b>2.65%</b>	<b>2.65%</b>
	<ul style="list-style-type: none"> <li>• Interest rate correct as at 17/08/2023</li> <li>• Interest is calculated daily and paid annually</li> <li>• We'll pay your interest Gross on 31 August each year</li> <li>• Interest will be paid straight into your account.</li> </ul>		
Can Beehive Money change the interest rate?	<p>Your interest rate is variable, which means we may increase or decrease your interest rate. When we increase interest rates, we will inform you of any change at the earliest opportunity. When we decrease interest rates, we will notify you in writing 14 days in advance of the change. The basis on which we might change your interest rate is set out in our Beehive Money terms and conditions.</p> <p>You can check your current rates by logging in to your Beehive Money account.</p>		
What would the estimated balance be after 12 months based on a £1,000 deposit?	<b>Projected balance</b>		
	<b>With bonus – includes bonus of 2.15% until 31/08/2024</b>	<b>Without bonus</b>	
	£1,048.00	£1,026.50	
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>• No change to the interest rate</li> <li>• Interest is paid annually and straight into your account. Any interest earned will not be accessible until after the interest payment date.</li> <li>• No withdrawals or further deposits.</li> </ul>	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>• No change to the interest rate</li> <li>• Interest is paid annually and straight into your account. Any interest earned will not be accessible until after the interest payment date.</li> <li>• No withdrawals or further deposits.</li> </ul>	
How do I open and manage my account?	<p><b>Opening your account:</b></p> <ul style="list-style-type: none"> <li>• You must: <ul style="list-style-type: none"> <li>- be a UK resident</li> <li>- be aged 18 or over</li> <li>- deposit a minimum of £1,000 when opening your account. If you do not fund your account within 90 days of your application being accepted we will close your account.</li> </ul> </li> <li>• You can open the account in your sole name.</li> </ul> <p><b>Managing your account:</b></p> <ul style="list-style-type: none"> <li>• You can manage your account via Beehive Money</li> <li>• You can pay any amount into your account, up to a maximum account balance of £250,000.</li> <li>• You can pay money into your account whenever you choose by simply sending us an electronic payment from your nominated account.</li> <li>• Our Faster Payment sort code is: 60-95-93. Once you have opened your account this sort code should be used with the eight-digit account number for all Faster Payments, BACS and standing orders. You will not be able to send payments via CHAPS.</li> </ul>		
Can I withdraw money?	<ul style="list-style-type: none"> <li>• You can make unlimited withdrawals without notice or loss of interest, providing you keep at least £1,000 in your account at all times.</li> <li>• There is no maximum amount you can withdraw in any one day.</li> <li>• The minimum amount you can withdraw is £1.</li> </ul>		



**AER:** Stands for Annual Equivalent Rate. It shows what the interest rate would be if the interest was re-invested in the account each year.  
**Gross:** Is the interest rate without tax deducted.

**Protecting your money**

The Financial Services Compensation Scheme (FSCS) is there to protect your money if your financial services provider goes out of business; you'll normally get your money back within seven days. All of our savings accounts are FSCS protected up to £85,000 per depositor. FSCS is funded by the financial services industry and is free to consumers. To find out more, ask at your local branch or go to [FSCS.org.uk](https://FSCS.org.uk)

Protected

Beehive Money is a trading name of the Nottingham Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered No. 200785. Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL