

## Easy Access ISA 2.65% tax-free p.a./AER variable

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](http://beehivemoney.co.uk).

Account name	Easy Access ISA	
What is the interest rate?	<b>Annual interest</b>	
	<b>% Tax-free</b>	<b>% AER</b>
	2.65 %	2.65 %
	<ul style="list-style-type: none"> <li>• Interest rate correct as at 11/08/2023</li> <li>• Interest is calculated daily and paid annually.</li> <li>• We'll pay your interest tax-free on 05 April 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>	
	£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>	
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>- provide your National Insurance number</li> <li>- deposit a minimum of £10 when opening your account. You must pay your opening deposit into your account within 90 days of your application being accepted.</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>• The ISA allowance for new subscriptions in the current tax year is £20,000.</li> <li>• You can pay any amount into your account up to the annual ISA allowance.</li> <li>• You can only fund one Beehive Money cash ISA in each tax year.</li> <li>• The maximum account balance is £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 £10 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> <li>• You can transfer funds in full or in part to another ISA. You must transfer current tax year savings in full from us.</li> <li>• The transfer of ISAs from one provider to another should be completed within 15 days (or up to 30 days for a transfer of a stocks and shares ISA to cash ISA).</li> </ul>	



We will pay your ISA free of UK income tax. The tax treatment of ISAs may change. 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.

#### 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](http://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