



KEY PRODUCT FEATURES  
45 DAY  
NOTICE SAVER

**1.05%** GROSS / AER

For deposits £1,000 - £75,000

Withdrawals available subject to 45 days notice

Manchester Building Society, Savings, 125 Portland Street, Manchester M1 4QD  
Tel: 0161 923 8065 Fax: 0161 923 8950 Email: [savings@themanchester.co.uk](mailto:savings@themanchester.co.uk)

Manchester Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 206048. Head office: 125 Portland Street, Manchester M1 4QD.  
Member of the Building Societies Association, UK Finance and covered by the Financial Services Compensation Scheme.  
Registered in the Mutuals Public Register, Register number 356 B.  
Manchester Building Society record and monitor telephone calls for training, quality control and regulatory purposes.

[www.themanchester.co.uk](http://www.themanchester.co.uk)



## KEY PRODUCT FEATURES

# 45 DAY NOTICE SAVER

This leaflet sets out the product terms for our 45 Day Notice Saver. You must read this together with the Terms and Conditions that set out further information relating to our savings accounts and how they operate.

### How to Apply

If you wish to open this account, we will require:

- ✓ A completed Savings Application Form
- ✓ A personal cheque for the opening balance

We will carry out an electronic search to verify your identity. If we are unable to verify your identity this way, we will ask you to provide additional documentation.

### Financial Services Compensation Scheme

Manchester Building Society is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if we are unable to meet our financial obligations. Basic information about the protection of eligible deposits is given on the Information Sheet. For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

### The Society offers a range of savings accounts.

For more details about our accounts, or if you have any queries, please contact us on **0161 923 8015** or visit our website [www.themanchester.co.uk](http://www.themanchester.co.uk).



Protected

Details are correct as at 1st September 2018

SUMMARY BOX		
ACCOUNT NAME	45 Day Notice Saver.	
WHAT IS THE INTEREST RATE?	AER*	GROSS
	1.05%	1.05%
	Interest is calculated daily and paid annually on 30th November and can be credited to the account or paid out to your bank account according to your preference as indicated on the application form.	
	Interest will be paid without the deduction of tax. You may be liable to pay tax on your savings income and you will be responsible for paying any tax due. Tax treatment depends on your personal circumstances and may be subject to change in the future.	
CAN MANCHESTER BUILDING SOCIETY CHANGE THE INTEREST RATE?	Interest rates are variable and will only be altered in accordance with condition 11.8 of our Terms and Conditions. You will be notified of any changes in writing.	
	Information about current interest rates can be found at any time by contacting us on 0161 923 8065 or visiting our website <a href="http://www.themanchester.co.uk">www.themanchester.co.uk</a> . We will write to you at least once each year to confirm the interest rate on your account.	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 DEPOSIT?	£1,010.50.	This projection is provided for illustrative purposes only and assumes that interest is credited on the anniversary of account opening and that the interest rate does not change.
HOW DO I OPEN AND MANAGE MY ACCOUNT?	A minimum deposit of £1,000 is required to open this account. You can save up to a maximum of £75,000. This maximum can only be exceeded by capitalised interest.	
	You must be aged 18 or over and permanently resident in the UK.	
	The account can be held in sole name or jointly in up to four names. Only one account can be opened per person.	
	The account can be opened and operated through the post, or in person at an agency.	
CAN I WITHDRAW MONEY?	Withdrawals are available subject to providing 45 days notice. Immediate withdrawals will not be permitted. Notice of withdrawal can be given by writing to us or calling us. A signed request will be required in order to make a withdrawal.	
	Withdrawals are available by cheque, by CHAPS (CHAPS is subject to a fee as detailed in our Terms and Conditions; currently £20) and by cash (cash can be withdrawn in person at an agency, limited to £250 per day).	
ADDITIONAL INFORMATION	Please note that we reserve the right to withdraw this account at any time and return applications and/or deposits should the account become oversubscribed.	
	If you change your mind about your savings account, you have the right to cancel within 14 days of opening. Please see our Terms and Conditions to find out how to cancel your account.	
	The overall maximum holding by any one customer in respect of all savings accounts with the Society is £85,000. Please see condition 12.1 of our Terms and Conditions.	
* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added to the account once each year. The gross rate is the contractual rate of interest payable before the deduction of income tax.		