Fixed Term Charity Bond 04 (31.01.2029)

- Fixed interest rate until 31 January 2029
- Save £10,000 - £500,000
- Annual interest paid on 31 January
- Withdrawals, transfers or closure are not permitted until 1 February 2029

This account is suitable for Charities looking to save for a set period, with a fixed interest rate.

Product Terms and Conditions

Summary Box	
What is the interest rate?	<table><tr><th>Minimum balance</th><th>Gross*/AER**%</th></tr><tr><td>£10,000+</td><td>4.60</td></tr></table> Interest is calculated daily and may be visible on your account from the 24th of the month. This won't be available to you until the due date of the last working day of the applicable month. Interest can be added to this bond or paid to your bank account. Once added to the account interest becomes subject to the same withdrawal conditions as the capital. *Interest is paid without tax deducted. Some savers will be required to pay tax on savings interest; this should be arranged directly with HMRC through your tax return. **AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added once each year.
Can MHBS change the interest rate?	This account has a fixed rate of interest from the date the account is funded until the maturity date.
What would the estimated balance be after 24 months based on a £10,000 deposit?	£10,941.16 This projection is for illustrative purposes only. This would be the balance after 24 months, assuming interest earned is added to the account.
How do I open and manage my account?	You can open the account via post or in branch and manage the account online and in branch. Accounts are available to UK organisations only. You must fund the account within ten calendar days of opening. You can fund the account multiple times during this period. When opening an account with the Society, each signatory to the account will be required to provide a valid National Insurance Number. MHBS reserves the right to reject any application. Signatories must be permanent UK residents and aged 18 or over. The organisations nominated bank account must be a UK bank. You can pay into your account by electronic payment or cheque. Once opened, no additional investments are allowed. The minimum balance is £10,000 and the maximum balance is £500,000 per charity. Organisations may hold more than one of these accounts but the maximum holding across all accounts with the Society is £500,000 per charity
Can I withdraw money?	There is no cooling off period for this account type. On maturity the account changes to our current easy access account and interest rate, or the nearest equivalent if this account is no longer available, without further notification. Withdrawals can only be made at or post maturity and must be to the Nominated Bank account we hold.
Additional information	Your funds will be available on the first working day following maturity. We will contact you at least two weeks before maturity with details of your options. This product may be withdrawn from sale at any time without notice. We reserve the right to close your account and return the funds to you. This is a deposit account, not a share account. Deposit account customers do not become members of the Society, and therefore have no voting rights or entitlement to windfall benefits in the event of any merger or takeover. For full terms and conditions for savings accounts, please refer to our General Savings Account Terms and Conditions. In the event of any apparent conflict between the conditions in this leaflet and the full terms and conditions, this leaflet takes precedence. We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations.

Market Harborough Building Society, The Square, Market Harborough, LE16 7PD.
Established 1870. Member of the Building Societies Association.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register no. 206041.

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