

Fixed Term Bond 78 (30.11.2021)

- Fixed interest rate until 30 November 2021
- Save £1,000 - £500,000
- Annual interest paid on 30 November

This account is suitable for someone who requires a fixed rate of interest and can keep their money in an account for a set period.

Product Terms and Conditions

Summary Box

What is the interest rate?

	Gross*/AER**%
£1,000+	1.55

Interest is calculated on a daily basis and is paid annually. Interest can be added to your 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 on maturity based on a £1,000 deposit?

£1,033.89

This projection is for illustrative purposes only.

This would be the balance after 26 months, assuming interest earned is added to the account.

<p>How do I open and manage my account?</p>	<p>You can open and manage this account online or in branch.</p> <p>You must fund the account within seven days of opening.</p> <p>You must be a permanent UK resident and aged 18 or over. For under 18s, the account must be opened by an adult in the capacity of Trustee.</p> <p>You can pay into your account by electronic payment, or by cash or cheque. Once opened, no additional investments are allowed.</p> <p>The minimum balance is £1,000 and the maximum balance is £500,000 per person (£1m joint).</p> <p>Customers may hold more than one of these accounts but the maximum holding across all accounts with the Society is £500,000 per person.</p>
<p>Can I withdraw money?</p>	<p>Withdrawals, transfers or closure are not permitted during the term of the account.</p> <p>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.</p>
<p>Additional information</p>	<p>Your funds will be available on the first working day following maturity.</p> <p>You can close your account without penalty, for 21 days following maturity. We will contact you at least two weeks before maturity with details of your options.</p> <p>This product may be withdrawn from sale at any time without notice.</p> <p>We reserve the right to close your account and return the funds to you.</p> <p>For full terms and conditions for savings accounts, please refer to our General Savings Account Terms and Conditions.</p> <p>In the event of any apparent conflict between the conditions in this leaflet and the full terms and conditions, this leaflet takes precedence.</p>

This information can be made available in braille, large print and audio format

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Established 1870, Member of the Building Societies Association.