

# 75 Day Notice Account - Issue 2



- 75 days' notice for withdrawals
- Save £5,000 - £500,000
- Annual interest

This account is suitable for someone using their personal savings who can give 75 days' notice to access their funds.

## Product Terms and Conditions

Summary Box					
What is the interest rate?	<table border="1"> <thead> <tr> <th></th> <th>Gross*/AER**%*</th> </tr> </thead> <tbody> <tr> <td>£5,000+</td> <td>1.00</td> </tr> </tbody> </table> <p>Interest is calculated on a daily basis and is paid annually on 31 October. Interest can be added to this account or paid to your bank account. Once added to this account, interest becomes subject to the same withdrawal conditions as the capital.</p> <p>If the balance of the account falls below the minimum of £5,000, the lowest rate in our easy access range will apply until the minimum balance is reached again.</p> <p>*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.</p> <p>**AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added once each year.</p>		Gross*/AER**%*	£5,000+	1.00
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£5,000+	1.00				
Can MHBS change the interest rate?	<p>The interest rate is variable which means we can increase or decrease the rate at any time.</p> <p>Where the change is not to your advantage, we will either:</p> <ol style="list-style-type: none"> <li>Notify you at least seven days plus your normal withdrawal notice period before the change takes effect and your withdrawal terms will remain unchanged; or</li> <li>Notify you at least 14 days before the change takes effect and you will have a period of 60 days to close or withdraw from your account without giving any notice that might normally apply.</li> </ol>				
What would the estimated balance be after 12 months based on a £5,000 deposit?	<p>£5,050.00</p> <p>This projection is for illustrative purposes only.</p> <p>If £5,000 was deposited on 1 November, the account balance would be £5,050.00 on 31 October the following year. This assumes no further deposits or withdrawals are made, no changes are made to the interest rate and interest earned is added to the account.</p>				
How do I open and manage my account?	<p>This account is available to open and manage online or in branch.</p> <p>You must be a permanent UK resident and aged 18 or over.</p> <p>You can pay into your account by electronic payment, cash or cheque. You must fund the account within 7 days.</p> <p>The minimum balance is £5,000 and the maximum balance is £500,000 per person (£1m joint).</p> <p>Customers may hold more than one 75 Day Notice Account - Issue 2, but the maximum holding across all accounts with the Society is £500,000 per person.</p>				
Can I withdraw money?	<p>Withdrawals, transfers or closure can be completed online, in branch or by post and are subject to 75 days' written notice.</p>				
Additional information	<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>We may prohibit further deposits into this product at any time. When we do this, we will update the relevant section within the 'Current interest rates for withdrawn products' page of mhbs.co.uk. We will not personally notify you when we do this.</p> <p>These terms and conditions remain in force for as long as you hold this account, or until we notify you of a change. Where the change is not to your advantage, we will either:</p> <ol style="list-style-type: none"> <li>Notify you at least seven days plus your normal withdrawal notice period before the change takes effect and your withdrawal terms will remain unchanged; or</li> <li>Notify you at least 14 days before the change takes effect and you will have a period of 60 days to close or withdraw from your account without giving any notice that might normally apply.</li> </ol> <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>				

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Established 1870. Member of the Building Societies Association.