Manchester 5 Year Fixed Rate ISA

The Financial Conduct Authority is the independent financial services regulator. It requires us, Newcastle Building Society, trading as Manchester Building Society, to give you this important information to help you to decide whether our cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. These Product Special Conditions and the Savings General Terms & Conditions highlight the information which you should consider when applying for this cash ISA. The Society subscribes to HM Revenue and Customs 'Not in Writing' scheme. As part of the scheme we are required to confirm your ISA declaration.

Summary Box		
Account Name	**Manchester 5 Year Fixed Rate ISA**	
What is the interest rate?	**Annual Interest (Fixed)** **4.65% tax-free pa*/AER**** **Interest is paid:** Annually, on the anniversary of the day we receive your initial Deposit.	**Monthly Interest (Fixed)** **4.55% tax-free pa*/4.65% AER**** **Interest is paid:** Monthly, on the day of the month we receive your initial Deposit.
Can Manchester Building Society change the interest rate?	No, the interest rate for this account is fixed and will not change until the end of the 5-year fixed term when your account will mature. Please refer to point 7 of the Product Special Conditions for further details.	
What would the estimated balance be after 60 months based on a £1,000 Deposit?	**Balance after 60 months** Deposit at account opening: £1,000.00 Interest earned: £255.15 Balance after 60 months: £1,255.15	
	Please note: This projection is provided for illustrative purposes only and does not take into account the customer's individual circumstances. This projection is based on no further Deposits or withdrawals made and includes interest earned at the end of the fixed term. The estimated balance is based on the annual gross interest rate.	
How do I open and manage my account?	**Opening your account:** In branch or online. For existing online customers, you can log into your Manchester Building Society account to apply. **Giving us instructions for your account:** In branch, by post, by telephone, online or by secure message (for accounts opened and operated online).	
	Minimum Opening Deposit: £1 **Maximum Opening Deposit:** Maximum ISA allowance for the current tax year, as prescribed by HM Revenue and Customs. Transfers from other ISA providers are also permitted. **Maximum Account Balance**: No maximum balance. Please refer to point 4 of the Special Conditions for further details.	
Can I withdraw money?	Withdrawals/transfers are permitted. Withdrawals prior to maturity will be subject to 365 days loss of interest. If insufficient interest has been earned then the penalty will be taken from your capital. Upon maturity, your funds will roll into a default savings account which has easy access, with a variable interest rate.	
Additional Information	**Tax Status:** ISA interest is paid tax-free*, which means it's exempt from income tax. Tax rules may change in the future.	

*"Tax-free" refers to the contractual rate of interest payable, where interest is exempt from income tax. The tax information provided is based on the current law and HM Revenue & Customs practice, both of which may change.
**"AER" stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to your account each year.

Definitions:
A "Deposit" is defined as a minimum investment of £1.
A "Calendar Day" is defined as one of the days as named in the calendar.
A "Working Day" is defined as any day except Saturday, Sunday or English Bank Holidays.

Product Special Conditions
These Product Special Conditions and the Manchester Building Society Savings General Terms and Conditions will apply effective from the date of account opening. In the event of a conflict, these Product Special Conditions will prevail.

1. This is a fixed term account for five years from the day we receive your initial Deposit.
2. This account must be held in a single name only.
3. This account is available to anyone aged 18 or over, and resident in the UK for tax purposes.
4. The maximum amount you can pay in to an ISA in any tax year is prescribed by HM Revenue and Customs. You may only make further Deposits into this account while the account is a current issue. This account is offered on a limited basis and may be withdrawn at any time and without notice. We reserve the right to refuse any further Deposits into this account following the withdrawal of the product. This account is therefore not suitable for regular investments.

Manchester Building Society is a trading name of Newcastle Building Society, whose Principal Office is 1 Cobalt Park Way, Wallsend, NE28 9EJ. References to 'our' 'us' 'we' and 'the Society' refer to Newcastle Building Society. References to 'NBS Group' or 'Newcastle Building Society Group' refer to Newcastle Building Society, the trading names under which it operates (Manchester Building Society and Newcastle for Intermediaries) and its subsidiary companies. Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in the Financial Services Register under Registration No. 156058 (https://www.fca.org.uk/firms/financial-services-register).

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5. This product is a flexible ISA. You can replace money you've withdrawn without the replacement counting towards your annual ISA subscription limit, providing you replace the funds in the same tax year you withdraw them. If your product has become a closed issue where further investments are no longer permitted, you will need to open a new Cash ISA product at the interest rates available at the time, or you could pay the money into another Cash ISA product already held with us that allows additional deposits.
6. Withdrawals/transfers will be subject to 365 days loss of interest. If insufficient interest has been earned then the penalty will be taken from your capital. For the avoidance of doubt, closure of this account or transfers to another Manchester Building Society account or to another provider are classed as withdrawals.
7. We will write to you around 14 days prior to maturity, to notify you of the maturity of your account and provide details of your account options. If we do not hear from you, upon maturity, the account will become an easy access account with a variable interest rate.
8. Interest is calculated daily and can be paid monthly or annually to this account or to a nominated bank or building society account in your name.
9. Should the date for annual or monthly interest payment be a Working Day, then any monthly interest paid to a nominated bank or building society account will be paid on that day. Otherwise, it will be paid on the following Working Day.
10. If any monthly interest payable is less than £1, we will not pay this to a nominated bank or building society account. The amount due will be accrued on this account and will be paid once the cumulative interest earned is greater than £1.
11. For online accounts, deposits may only be made from a nominated bank or building society account in your name.
12. Your account will be closed if you do not make a Deposit within 28 Calendar Days of application. If you wish to hold this account, you will need to complete a new application.
13. You may only make further Deposits into this account within 28 Calendar Days of your application request up to the maximum balance. Deposits made after this will not be accepted. This account is therefore not suitable for regular investments.
14. Provided you make your opening Deposit within 28 Calendar Days of your application request, we will guarantee the interest rate shown above, unless the rate for the same account is higher on our website at the time you make your opening Deposit. In this instance you will receive the higher rate shown on the website.
15. Details are correct as of 10 September 2026.

ISA Terms & Conditions

In addition to the Product Special Conditions and the Manchester Building Society's Savings General Terms and Conditions, these ISA Terms & Conditions will apply effective from the date of account opening**.**

Manchester Building Society is a trading name of Newcastle Building Society, who as an ISA Manager, are responsible for ensuring your ISA complies with, and is operated in accordance with, the terms and conditions specified by HM Revenue and Customs.

1. The ISA will be managed by Newcastle Building Society in accordance with relevant ISA Regulations and these ISA Terms and Conditions which are agreed between Newcastle Building Society and the investor.
2. The ISA investment will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
3. Newcastle Building Society may delegate any of its functions and responsibilities under these ISA Terms and Conditions and will satisfy itself that any person to whom it delegates any of its functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.
4. Newcastle Building Society will tell the investor if an ISA has, or will, become void because the investor did not follow the relevant ISA Regulations.
5. On the instructions of the investor and within the time stipulated by the investor (subject to access terms in the Product Special Terms & Conditions), an ISA, or part of an ISA, shall be transferred to another ISA manager in accordance with the ISA Regulations relating to transfers.
6. On the instructions of the investor and within the time stipulated by the investor (subject to access terms in the Product Special Terms & Conditions), all or part of the investments held in the ISA and proceeds arising from those investments shall be transferred or paid to the investor

Cash ISA to Cash ISA Transfers

7. Cash ISA to Cash ISA transfers must take place within 15 business days of the transfer instruction being received by the new ISA manager, unless the investor requests a later transfer date.
8. Where a transfer request has been made (subject to access terms in the Product Special Terms & Conditions), Newcastle Building Society will take no longer than 5 business days to forward the instructions to another ISA manager (subject to receipt of all the relevant documents).
9. Transfers from existing Cash ISAs will earn interest from business day 16 inclusive of the ISA transfer process or the date of receipt of the funds from the old ISA manager, whichever is earlier.

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