Manchester 5 Year Fixed Rate Bond

Summary Box		
Account Name	**Manchester 5 Year Fixed Rate Bond**	
What is the interest rate?	**Annual Interest (Fixed)** **4.90% gross pa*/AER**** **Interest is paid:** Annually, on the anniversary of the day we receive your initial Deposit.	**Monthly Interest (Fixed)** **4.79% gross pa*/4.90% 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 9 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: £270.22 Balance after 60 months: £1,270.22	
	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:** £1 million **Maximum Account Balance**: £1 million (plus any resulting interest)	
Can I withdraw money?	Withdrawals / transfers are not permitted until the end of the 5-year fixed term when your account will mature. Upon maturity, your funds will roll into a default savings account which has easy access, with a variable interest rate.	
Additional Information	**Tax Status:** Interest will be paid gross* which means no tax is deducted. It is your responsibility to pay any tax due, based on your individual circumstances.	

*"Gross" interest is the contractual rate of interest, without the deduction of tax.
**"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 can be held in single or joint names. You must be aged 16 or over.
3. For online accounts, deposits may only be made from a nominated bank or building society account in your name.
4. 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.
5. 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.
6. 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.
7. Withdrawals and transfers are not permitted until the end of the fixed term of your account. Following this, withdrawals and transfers to another account can be made to another Manchester Building Society easy access account in your name or to a nominated bank or building society account in your name.
8. This account is offered on a limited basis and may be withdrawn at any time and without notice.
9. 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.

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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10. Interest is calculated daily and can be paid monthly or annually to this account, to another Manchester Building Society easy access account in your name or to a nominated bank or building society account in your name.
11. 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.
12. 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.
13. Details are correct as of 23 October 2026.

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