

# e-Maturity Account

Exclusively available to customers with a maturing e-Bond

## About the account

The e-Maturity Account offers online access to your matured savings. The information below will give you an overview of the account, but please read the terms and conditions for all the details.

### Summary box (continued overleaf)

Account name	e-Maturity Account		
What is the interest rate?	Minimum investment	Gross p.a. / AER %	
	£1+	2.10	
	Your interest will either be paid annually, on 31st December, or monthly on the last day of the month. We calculate the interest on the balance of your account at the end of each day. You earn interest from the day your funds are paid into your account, until the day before you withdraw your funds. You can keep up to date with interest rates by calling us on 0345 601 3344 or visiting <a href="http://cambridgebs.co.uk">cambridgebs.co.uk</a> .		
Can The Cambridge change the interest rate?	Interest rates are variable, this means we may change interest rates at any time if we reasonably believe that the change is needed. See section 10 of our 'Terms and Conditions for Savers' for full details.		
What would the estimated balance be after 12 months based on a £1,000 deposit?	The following projection assumes the account is opened on 1st January, no further deposits or withdrawals are made and interest is paid annually. Projections are for illustrative purposes only and do not take into account individual circumstances.		
	Deposit	Gross p.a. / AER %	Estimated balance after 12 months
	£1,000	2.10	£1,021.00

## Summary box (continued)

<p><b>How do I open and manage my account?</b></p>	<p><b>Opening the account:</b></p> <ul style="list-style-type: none"><li>• exclusively available to customers with a maturing e-Bond</li><li>• the account is automatically opened when your existing e-Bond matures</li><li>• invest between £1 and £2,000,000</li><li>• the overall maximum holding by any one person in respect of all accounts with The Cambridge is £2,000,000</li></ul> <p><b>Manage the account:</b></p> <ul style="list-style-type: none"><li>• manage your account online or via The Cambridge money app</li><li>• you can add to the balance of your account at any time: deposits into the account can be made online via debit card payment or electronic transfer</li></ul>
<p><b>Can I withdraw money?</b></p>	<p>By logging into your account via our website or via The Cambridge Money App you can withdraw cleared funds at any time without giving notice or paying a fee.</p> <p>You can transfer funds via electronic transfer (Faster Payments) to your Nominated Account.</p> <p>You can withdraw a maximum of £85,000 per day to your Nominated Account.</p>
<p><b>Additional information</b></p>	<p>No tax will be automatically deducted from the interest paid on this account.</p> <p>You may need to pay tax on any interest that exceeds your Personal Savings Allowance. For more information please contact HMRC or visit <a href="http://hmrc.gov.uk">hmrc.gov.uk</a>.</p> <p>Tax treatment and rate of interest payable will depend on individual circumstances and may change in the future.</p> <p>Please be aware that our online savings accounts are not suitable for Power of Attorney or third party operation.</p>

The **Gross** rate is the contractual rate of interest payable before deduction of income tax at the rate specified by law.

The **Annual Equivalent Rate (AER)** is a notional rate which illustrates what the gross interest rate would be if interest was paid and added to the account annually. AERs on an account which pays monthly interest assume interest is added to the account at the end of each month during the year. In practice, the option to have interest added in this way is not available on our e-Maturity Account monthly interest option.

Before choosing this account, please read the special terms and conditions.

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# Special terms and conditions

Effective from 29th January 2026

## 1. Introduction

- 1.1 These special terms and conditions apply to the e-Maturity Account. Our 'Terms and Conditions for Savers' also apply to your account. Where the general terms and conditions are inconsistent with the special terms and conditions, the special terms and conditions will apply.
- 1.2 In the special terms and conditions:
  - 'The Cambridge', 'the Society', 'we', 'us' and 'our' refer to The Cambridge Building Society; and
  - 'you' and 'your' refer to holders of savings accounts

## 2. Eligibility

- 2.1 The e-Maturity Account is only available to The Cambridge Building Society savers whose e-Bonds are maturing. Upon maturity your e-Bond savings will transfer to the e-Maturity Account the following day. The e-Maturity Account special terms and conditions and interest rates will apply from that date.
- 2.2 An e-Maturity Account can be held in sole or joint names. The maximum number of account holders is two.
- 2.3 All account holders must be aged 16 or over and must be a UK resident.

## 3. Minimum and maximum balances

- 3.1 The minimum sum required to keep the account open is £1.
- 3.2 The maximum balance is £2,000,000, but this limit is subject to the overall holding allowed with the Society (see our 'Terms and Conditions for Savers').

## 4. Paying money into your account

- 4.1 You can add to the balance of your e-Maturity Account at any time subject to product term 3.2 above.
- 4.2 Additional deposits (minimum amount £1) can be made by debit card or electronic transfer. See our 'Terms and Conditions for Savers' for further details.

## 5. Withdrawals and account closure

- 5.1 You can make withdrawals by logging into your account via our website or via the Cambridge Money App and transferring funds to your Nominated Account. See our 'Terms and Conditions for Savers' for more details.
  - 5.2 The minimum amount you can withdraw is £1.
  - 5.3 We will not charge a penalty for making withdrawals from your e-Maturity Account.
  - 5.4 We will not charge a penalty for closing your e-Maturity Account.
  - 5.5 To close your account you will need to call our Contact Centre on 0345 601 3344.
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## 6. Interest

- 6.1 Interest rates are variable (see our 'Terms and Conditions for Savers' for details on how we can change interest rates).
- 6.2 Interest rates can be found on our website at [cambridgebs.co.uk](http://cambridgebs.co.uk).
- 6.3 Interest will be paid on your e-Maturity Account in accordance with the interest instructions for your maturing e-Bond.
- 6.4 Annual interest is paid on 31st December.
- 6.5 You may change your interest instructions by calling our Contact Centre on 0345 601 3344.



## Protecting your money

The Financial Services Compensation Scheme protects up to a total of £120,000 of your eligible money at The Cambridge Building Society.

Find out more at [fscs.org.uk](http://fscs.org.uk)

### The Cambridge Building Society

Head Office, 51 Newmarket Road, Cambridge CB5 8EG

**0345 601 3344** [savings@cambridgebs.co.uk](mailto:savings@cambridgebs.co.uk)

[cambridgebs.co.uk](http://cambridgebs.co.uk)

