1 Year Fixed Rate Business Bond (Issue 43)

About the account

This account is available to Sole Proprietors, Partnerships, Limited Companies, Public Limited Companies, registered Charities, Housing Associations, Clubs and Associations. The 1 Year Fixed Rate Business Bond (Issue 43) allows you to invest your maturing savings for a fixed term of one year, at an interest rate that won't change.

Summary box (continued overleaf)

<table>
<tr><td>Account name</td><td colspan="3">1 Year Fixed Rate Business Bond (Issue 43)</td></tr>
<tr><td rowspan="3">What is the interest rate?</td><td>Minimum investment</td><td colspan="2">Gross p.a. / AER %</td></tr>
<tr><td>£1,000+</td><td colspan="2">4.35</td></tr>
<tr><td colspan="3">Interest rate is fixed for one year.
We calculate 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 your bond matures. Interest is paid annually on 31st December and on maturity.
You can keep up to date with interest rates by calling us on 0345 601 3344 or visiting cambridgebs.co.uk.</td></tr>
<tr><td>Can The Cambridge change the interest rate?</td><td colspan="3">The interest rate is fixed until the maturity date. Your account will mature one year from the date of your initial deposit.</td></tr>
<tr><td rowspan="3">What would the estimated balance be after 12 months based on a £1,000 deposit?</td><td colspan="3">The following projection assumes the account is opened on 1st January and no further deposits or withdrawals are made. Projections are for illustrative purposes only and do not take into account individual circumstances.</td></tr>
<tr><td>Deposit</td><td>Gross p.a. / AER %</td><td>Estimated balance after 12 months</td></tr>
<tr><td>£1,000</td><td>4.35</td><td>£1,043.50</td></tr>
</table>

Summary box (continued)

How do I open and manage my account?	Available to Sole Proprietors, Partnerships, Limited Companies, Public Limited Companies, registered Charities, Housing Associations, Clubs and Associations. You can open your account at any of our branches or via post. Your account must be opened with a cheque from your business bank account. You can register to see a summary of your account online at cambridgebs.co.uk. Invest between £1,000 and £2,500,000. Once opened you can't add to your account – any payments received will be returned to you and the method we return this by will be at our discretion. The overall maximum holding by any one business with The Cambridge is £2,500,000.
Can I withdraw money?	Withdrawals or account closures aren't permitted during the fixed rate term. Upon maturity the balance including any accrued interest will transfer to the Business Saver account which provides instant access to your money.
Additional information	No tax will be automatically deducted from the interest paid on this account. The receipt of interest gross by a company will not prevent that interest from being liable to corporation tax. For information regarding tax or how to make a self-assessment tax return, please contact HMRC or visit hmrc.gov.uk. Tax treatment and rate of interest payable may change in the future.

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.

14 days to change your mind

If in the first 14 days of opening your account, you decide the account you've chosen isn't right for you, you can have your money back – without penalty. We'll arrange to close the account and return your money or to switch your funds to another of our savings accounts. We'll pay you interest on the balance of your account up to the day before closure at the appropriate Business Bond rate.

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

Special terms and conditions

Effective from 25th June 2026

1. Introduction

1.1 These special terms and conditions apply to every 1 Year Fixed Rate Business Bond (Issue 43) held with the Society. Our 'Terms and Conditions for Savers' also apply to the account. Where the terms and conditions are inconsistent with the special terms and conditions, these special 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 account signatories of savings accounts

2. Eligibility

2.1 1 Year Fixed Rate Business Bond (Issue 43) is a deposit account.

2.2 This account is only available to Sole Proprietors, Partnerships, Limited Companies, Public Limited Companies, registered Charities, Housing Associations, Clubs and Associations.

3. Opening your account

The 1 Year Fixed Rate Business Bond (Issue 43) can be opened by new and existing customers. Your account must be opened with a cheque from your business bank account.

4. Account operation

With the exception of Sole Proprietors and single director companies, your 1 Year Fixed Rate Business Bond (Issue 43) must be operated by a minimum of two account signatories. The maximum number of account signatories is four.

5. Minimum and maximum investment

5.1 You must invest a minimum amount of £1,000 to open your account.

5.2 Once you have opened your account you cannot add further deposits to the balance.

5.3 The maximum investment limit is £2,500,000.

6. Interest rates

6.1 The interest rate is fixed and will not change before the maturity date.

6.2 We pay interest on 31st December and the maturity date.

7. Withdrawals and early closure

7.1 Withdrawals or closure aren't permitted before the maturity date.

7.2 In the event of the death of the sole proprietor, condition 7.1 above will be waived.

8. Maturity

8.1 1 Year Fixed Rate Business Bond (Issue 43) is a fixed term savings account. Your account will mature one year from the date of your deposit. The funds will transfer to the Business Saver account that day. The Business Saver account special terms and interest rates will apply from that date.

8.2 We will contact you prior to your account maturing and provide you with a copy of the Business Saver account special terms and conditions.

Your Cambridge – we'll be here

We love the fact that every customer is different. And that's why we've designed a flexible range of services from children's savings through to mortgages… all of which can be tailored to your own unique needs. So if you'd like some help or advice with your current savings or any other financial matter, we'll be here.

To find out more visit your nearest branch or call 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**

The Cambridge Building Society
Head Office, 51 Newmarket Road, Cambridge CB5 8EG
0345 601 3344 savings@cambridgebs.co.uk
cambridgebs.co.uk

THE CAMBRIDGE Building Society

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.