

Your Saver

Save the way you want, for the things you want to save for.

About the account

We understand that everyone leads a busy life, so a savings account with choice and flexibility in how you manage it can really make a difference. *Your Saver* allows you to save for the things that matter most in life, however big or small, in a way that suits you.

Whether it's face-to-face, over the phone, online or via the app, you can manage Your Saver however you like, at your convenience. We also know how good it is to be able to separate your savings plans into smaller, more manageable goals. You can create as many Your Savers as you like dedicated to that dream road trip, new kitchen, or even a Friday night takeaway fund, allowing you to have a clearer picture of your savings goals.

We'll be here to help you find the solution that's best for you. With wider choices and more flexibility, you can manage your account any way you want to. We know from experience that many of you who enjoy face-to-face conversations in store will appreciate the option of using your account online to move money and check your balance out of hours. And it works the other way round, of course: those who prefer the convenience of online transactions can access cash via a store when they need it.



This account is ideal for:

- Savers who may want instant access to their money
- Savers who want to save on a regular basis
- Savers looking for flexibility in managing their account online or face-to-face

Another account from our range might be better for:

- Savers looking for an interest rate that won't change
- Savers wanting to lock away their savings for a fixed term

This document provides an overview of the account, along with the product special terms and conditions at the end. Please make sure to read all the information before choosing to open this account.



Summary box (continued overleaf)

Your Saver

What is the interest rate?

Minimum investment	Gross p.a. / AER%
£100+	3.65

- Your interest will be paid annually on 31st December.
- 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 visiting [cambridgebs.co.uk](https://www.cambridgebs.co.uk) or calling us on **0345 601 3344**.

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 is the estimated balance after 12 months based on a £1,000 deposit?

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 or product special terms and conditions.

Deposit	Gross p.a. / AER%	Estimated balance after 12 months
£1,000	3.65	£1,036.50

How do I open and manage my account?

Opening the account:

- Open online, in store or via The Cambridge money app.
- The minimum amount required to open the account is £100.
- Invest between £100 and £2,000,000.
- The overall maximum holding by any one person in respect of all accounts with The Cambridge is £2,000,000.
- You must log into your account online within one month of opening.

Managing your account:

Manage your account online or via The Cambridge Money App, in store, by phone or via post.

If you are managing this account as a third party, for example Power of Attorney, you'll only be able to manage this account via our stores, phone or post.

You can add funds to your account via the following methods:

	App	Online	Telephone	Store	Post
Cash	–	–	–	✓	–
Card	✓	✓	✓	✓	–
Cheque	–	–	–	✓	✓
Transfer from your existing Cambridge account	✓	✓	✓	✓	✓
Transfer from another bank or building society account	Via faster payment or standing order. This is subject to the terms and conditions of the account you are transferring funds from.				

You can withdraw funds from your account via the following methods:

	App	Online	Telephone	Store	Post
Cash	–	–	–	✓	–
Cheque	✓ via secure message	✓ via secure message	✓	✓	✓
Nominated account	✓	✓	✓	✓	✓

Can I withdraw money?

After the first 7 days you can withdraw cleared funds from your account once every calendar month without giving notice or paying a fee. More frequent withdrawals are not permitted.

Our normal stores limits for withdrawal are £500 in cash and £250,000 by cheque. Larger cheque withdrawals are available upon request. We require at least eight days before cheques paid into your account can be drawn against.

You can also transfer cleared funds via electronic transfer (Faster Payments) to your Nominated Account, subject to the maximum one withdrawal per month limit.

You can withdraw a maximum of £85,000 to your Nominated Account.

Additional information

No tax will be automatically deducted from the interest paid on this account.

You may need to pay tax on any interest that exceeds your Personal Savings Allowance.

For more information please contact HMRC or visit [hmrc.gov.uk](https://www.hmrc.gov.uk).

Tax treatment and rate of interest payable will depend on individual circumstances and may change in the future.

Terms explained...

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)** shows the percentage of interest if it was added to your account each year.

If you're unsure of any other terms used within this document, please visit [cambridgebs.co.uk/savingsglossary](https://www.cambridgebs.co.uk/savingsglossary)

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 *Your Saver* rate.

Special terms and conditions

Before choosing this account, please make sure you've read through the following special terms and conditions.

Effective from 29th January 2026

1. Introduction

- 1.1 These special terms and conditions apply to the *Your Saver* account. Our 'Terms and Conditions for Savers' also apply to your account. Where the terms and conditions are inconsistent with the special terms and conditions, the special terms and conditions will apply. It is important that you read all the terms applicable before you decide whether to open this account. If you do not understand any point please contact our Contact Centre on **0345 601 3344** for further information.
- 1.2 In these 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 To open a *Your Saver* you must be aged 16 or over and must be a UK resident.
- 2.2 The *Your Saver* can be held in sole or joint names.
- 2.3 The maximum number of account holders is two.
- 2.4 Where there are two account holders any one account holder may operate the account.
- 2.5 The *Your Saver* cannot be operated online by a third party or Power of Attorney.
- 2.6 To be able to operate the account you must supply an up-to-date mobile number and email address when you apply. It is your responsibility to inform the Society if these details change.
- 2.7 If the account is opened online, identification will be required the first time you wish to operate the account in one of our stores. Please refer to our 'Verifying Your Identity' leaflet for more information.
- 2.8 You must log into your account within one month of opening a *Your Saver*. If the account is not accessed within one month, the account will be closed and your funds returned via your Nominated Account.

3. Minimum and maximum investment

- 3.1 You must invest a minimum amount of £100 to open your account.
- 3.2 The minimum sum required to keep the account open is £100.
- 3.3 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. Opening your account online

- 4.1 Your initial deposit can be made by cash, cheque, electronic transfer or debit card if opening in store, or by debit card or electronic transfer if opening online.
- 4.2 Additional deposits (minimum amount £1) can be made by transfer from an existing Cambridge account or
 - online by debit card or electronic transfer
 - in store by debit card, electronic transfer, cash or cheque
 - over the phone by debit card
 - via post by cheque
 - from another bank or building society account via faster payment or standing order
- 4.3 You can add to the balance of *Your Saver* at any time subject to condition 3.3.

5. Withdrawals and account closure

- 5.1 During the first 7 days you cannot withdraw from your account. If you need to close your account within this time please call our Contact Centre on **0345 601 3344**.
- 5.2 *Your Saver* allows one withdrawal per calendar month.
- 5.3 Withdrawals can be made via in store, phone or by electronic transfer.
- 5.4 You can make withdrawals online by logging into your account via our money app or website and transferring funds to your Nominated Account.
- 5.5 The minimum amount you can withdraw is £1.
- 5.6 We will not charge a penalty for making withdrawals from *Your Saver*.
- 5.7 We will not charge a penalty for closing your account.
- 5.8 To close your account you will need to call our Contact Centre on **0345 601 3344** or visit one of our stores.

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.
- 6.3 Interest is paid on 31st December.

Let's talk about savings

Reviewing your finances can help you wherever you are on your savings journey. And we'll be here to help with no judgement, and no pressure. Just a straightforward, helpful and friendly discussion. We'll tailor a chat around you to discuss your current financial situation and what you'd like to work towards. So if you'd like to book a savings chat with our friendly team, pop into your local store or call us on **0345 601 3344**.

We'll be here

For any other questions about savings, mortgages and more, our expert team will be here to help.



Call us on **0345 601 3344**



Pop in to your local store



Head to our website at **cambridgebs.co.uk**



Download The Cambridge Money App from the **App Store** or **Google Play** store



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

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cambridgebs.co.uk

