1 Year Fixed Rate Bond
(UK Savings Week Exclusive)

About the account

The 1 Year Fixed Rate Bond (UK Savings Week Exclusive) can only be opened from 21st September 2026 until 27th September 2026.

Once you have opened your account you cannot add further deposits to the balance and you won't be able to withdraw your money before the term ends. The interest rate is fixed until the maturity date, meaning it won't go up or down during the fixed term. This account will mature one year from the date of your first deposit.

The 1 Year Fixed Rate Bond (UK Savings Week Exclusive) gives you the choice in how to open your account - in branch, over the phone or via post. Our dedicated team will be available to offer friendly support and personalised savings reviews to help you reach your goals. Once opened, you'll have the flexibility to manage your account online or via The Cambridge Money App.

This account is ideal for:

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

Another account from our range might be better for:

- Savers who may want access to their money during the account term
- Savers who want to save on a regular basis
- Savers who want to invest more than £10,000

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.

THE CAMBRIDGE
Building Society

Summary box (continued overleaf)

1 Year Fixed Rate Bond (UK Savings Week Exclusive)

What is the interest rate?

Minimum investment	Gross p.a. / AER%
£1,000+	4.80

- Your interest will be paid annually on 31st December, and at maturity.
- We calculate the interest on the balance of your account at the end of each day.
- You earn interest from the day you pay funds into your account until the day before your bond matures.
- You can keep up to date with interest rates by visiting **cambridgebs.co.uk** or calling us on **0345 601 3344**.

Can The Cambridge change the interest rate?

No. The interest rate is fixed until the maturity date, meaning it won't go up or down during the fixed term. Your account will mature one year from the date of your initial deposit.

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	4.80	£1,048.00

How do I open and manage my account?

Opening the account:

- You may only hold one 1 Year Fixed Rate Bond (UK Savings Week Exclusive) account with the Society at any one time
- Open in branch, by phone or via post
- The minimum amount required to open the account is £1,000
- Invest between £1,000 and £10,000
- The overall maximum holding by any one person in respect of all accounts with The Cambridge is £2,000,000

To open and operate the account you must supply an up-to-date mobile number and email address when you apply. If you are unable to provide these details or if this causes you any difficulties, please talk to a member of our team.

Managing your account:

- Manage your account online or via The Cambridge Money App, in branch, by phone or via post
- 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

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 branch, phone or post.

Can I withdraw money?

Withdrawals or account closures are not permitted during the fixed rate term.

If you do not provide your maturity instructions ahead of your account maturing, the balance, including any accrued interest, will transfer to an account which provides instant access to your money available at the time.

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**.

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

Products are subject to availability and may be withdrawn without notice.

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**

14 days to change your mind

If in the first 14 days of opening your account you decide that 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 fixed rate bond rate.

Special terms and conditions

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

Effective from 21st September 2026

1. Introduction

1.1 These special terms and conditions apply to every 1 Year Fixed Rate Bond (UK Savings Week Exclusive) held with the Society. Our 'Terms and Conditions for Savers' also apply to your account. Where the terms and conditions are inconsistent with the special conditions, these special 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 us on **0345 601 3344** for further information.

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 1 Year Fixed Rate Bond (UK Savings Week Exclusive) can only be opened from 21st September 2026 until 27th September 2026.

2.2 To open a 1 Year Fixed Rate Bond (UK Savings Week Exclusive), you must be aged 16 or over and must be a UK resident.

2.3 Your 1 Year Fixed Rate Bond (UK Savings Week Exclusive) is a share account.

2.4 A 1 Year Fixed Rate Bond (UK Savings Week Exclusive) can only be held in a sole name.

2.5 You may only hold one 1 Year Fixed Rate Bond (UK Savings Week Exclusive) account with the Society at any one time.

3. Opening and managing your account

3.1 A 1 Year Fixed Rate Bond (UK Savings Week Exclusive) can be opened in branch, by phone or via post.

3.2 You can manage your account online or via The Cambridge Money App, in branch, by phone or via post.

3.3 A 1 Year Fixed Rate Bond (UK Savings Week Exclusive) cannot be operated online by a third party.

3.4 To be able to operate the account you must supply an up-to-date mobile number and email address when you apply. If you are unable to provide these details or if this causes you any difficulties, please talk to a member of our team.

4. Minimum and maximum investment

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

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

4.3 The maximum investment limit is £10,000.

5. Interest rates

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

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

6. Withdrawals and early closure

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

6.2 In the event of the death of the sole account holder, condition 6.1 above will be waived.

7. Maturity

7.1 1 Year Fixed Rate Bond (UK Savings Week Exclusive) is a fixed term savings account. Your account will mature one year from the date of your first deposit.

7.2 If you do not provide your maturity instructions ahead of your account maturing, the balance, including any accrued interest, will transfer to an account which provides instant access to your money available at the time. You can find details of this account at **cambridgebs.co.uk/maturity**

7.3 We will contact you prior to your account maturing and provide you with a copy of the Terms and Conditions of the account your 1 Year Fixed Rate Bond (UK Savings Week Exclusive) will mature into.

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 branch 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 branch

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**

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

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