

SAVINGS

Summary Savings Rate Guide 2015/2016

Fees & charges for savings.
Important information about
compensation arrangements.

Explaining your statement

Your statement shows the interest you've earned for the year, as well as your 'move money in' and 'move money out' transactions. If you find anything on your statement which you believe is incorrect please let us know immediately.

Please send your statement to our Group Internal Audit at Principality Building Society, Principality Buildings, Queen Street, Cardiff, CF10 1UA, highlighting the queries.

For more information about your interest rate please refer to the terms and conditions of the account.

If applicable, the figures shown as 'Gross interest', 'Interest paid' and 'New balance' include any interest added to your account on 6 April 2016.

Tariff of charges for our savings accounts

The charges we make relate to the operation of our Savings Accounts and reflect the expenses and costs that we incur.

Our charges are variable. For more details on how and when they may be varied please refer to our 'Savings Terms and Conditions' leaflet.

We will tell you about any changes to charges either by general notice in our branches or through our Customer Contact Centre, together with advertisements in one or more newspapers of our choice, or by letter or other personal notice. Revised details of Charges will also be sent to you with your annual statement.

Fees and charges applicable from 01/06/2014 - 31/05/2015

Service charges

Telegraphic transfer £30

Data protection subject access request £10

Replacement passbook £7.50

Other charges

Returned cheque £13

Returned Direct Debit (online accounts only) £22

Fees and charges applicable from 01/06/2015 - 31/12/2016

Service charges

Telegraphic transfer £25

Data protection subject access request £10

General information

From time to time we may send you details of our accounts and services. If you don't want us to send you this information, please let us know when you next visit one of our branches, or contact our Member Services Department at;

Principality Buildings
Queen Street,
Cardiff, CF10 1UA

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £75,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £75,000 each (making a total of £150,000). The £75,000 limit relates to the combined amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100 or 0207 741 4100. Please note only compensation related queries should be directed to the FSCS.

As a customer of Principality Building Society your account(s) are covered with us unless you are a:

- Credit institution
- Financial institution
- Investment firm
- Insurance undertaking
- Reinsurance undertaking
- Collective investment undertaking
- Pension or retirement fund (4) - (4) Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.
- Public authority, other than a small local authority.



Summary savings rate guide

Non ISA Variable Rate Accounts available to new applications

Rates effective from 06/04/15

	Gross [†] p.a. /AER [†]
Instant Access Account (changed to a single tier account on 06/12/15)	
£1 - £1,000,000	<u>0.10%</u>
Children's Account	
£1 - £25,000	<u>0.90%</u>
Promise Saver Account (Issue 7) - without bonus (Open date 21/03/16)	
£500 - £2,000,000 (annual interest)	<u>0.75%</u>
£500 - £2,000,000 (monthly interest)	0.75% / <u>0.75%</u>
Promise Saver Account (Issue 7) - with bonus (Open date 21/03/16)	
£500 - £2,000,000 (annual interest)	<u>1.25%</u>
£500 - £2,000,000 (monthly interest)	1.25% / <u>1.25%</u>
e-Saver Account [‡] (Issue 13) - (Open date 06/04/16)	
£1 - £1,000,000	<u>1.15%</u>

ISA Variable Rate Accounts available to new applications

Rates effective from 06/04/15

	Tax-free [‡] p.a. /AER [†]
e-ISA ^{‡‡} (Issue 10) - (Open date 06/04/16)	
£1 plus	<u>1.25%</u>
Variable Rate Cash ISA [^]	
£1 plus	<u>0.60%</u>
Promise ISA [^] (Issue 7) - without bonus (Open date 06/04/16)	
£500 plus (annual interest)	<u>0.80%</u>
£500 plus (monthly interest)	0.80% / <u>0.80%</u>
Promise ISA [^] (Issue 7) - with bonus (Open date 06/04/16)	
£500 plus (annual interest)	<u>1.30%</u>
£500 plus (monthly interest)	1.30% / <u>1.30%</u>

Bank of England April 2015 to present day. Bank Rate 0.50%.

Summary savings rate guide

Non ISA Fixed Rate Accounts available to new applications (Limited Availability)

Rates effective from 06/04/15

	Gross [†] p.a. /AER [†]
1 Year Fixed Rate Bond (Issue 269) – (Open date 06/04/16)	
£500 – £2,000,000 (annual interest)	<u>1.35%</u>
£500 – £2,000,000 (monthly interest)	1.34% / <u>1.35%</u>
2 Year Fixed Rate Bond (Issue 266) – (Open date 03/02/16)	
£500 – £2,000,000 (annual interest)	<u>1.55%</u>
£500 – £2,000,000 (monthly interest)	1.54% / <u>1.55%</u>
5 Year Fixed Rate Bond (Issue 268) – (Open date 29/02/16)	
£500 – £2,000,000 (annual interest)	<u>2.00%</u>
£500 – £2,000,000 (monthly interest)	1.98% / <u>2.00%</u>
1 Year Regular Saver Bond (Issue 17) – (Open date 29/02/16)	
Up to £500 per calendar month	<u>2.00%</u>
3 Year Dylan Regular Saver Bond (Issue 6) (Under 18s)	
Up to £150 per calendar month	<u>3.00%</u>

ISA Fixed Rate Accounts available to new applications (Limited Availability)

Rates effective from 06/04/15

	Tax-free [‡] p.a. /AER [†]
18 Month Fixed Rate Cash ISA [^] (Issue 149) – (Open date 06/04/16)	
£500 plus (annual interest)	<u>1.40%</u>
£500 plus (monthly interest)	1.39% / <u>1.40%</u>
3 Year Fixed Rate Cash ISA [^] (Issue 150) – (Open date 06/04/16)	
£500 plus (annual interest)	<u>1.65%</u>
£500 plus (monthly interest)	1.64% / <u>1.65%</u>
5 Year Fixed Rate Cash ISA [^] (Issue 151) – (Open date 06/04/16)	
£500 plus (annual interest)	<u>2.00%</u>
£500 plus (monthly interest)	1.98% / <u>2.00%</u>

Summary savings rate guide

ISA Variable Rate Accounts closed to new applications

Rates effective from 06/04/15

	Tax-free [†] p.a. /AER [†]
e-ISA ^{▲■}	
£1 plus	<u>1.30%</u>
e-ISA ^{▲■} (Issue 5)	
£1 plus	<u>1.30%</u>
e-ISA ^{▲■} (Issue 6)	
£1 plus	<u>1.30%</u>
e-ISA ^{▲■} (Issue 7)	
£1 plus	<u>1.30%</u>
e-ISA ^{▲■} (Issue 8)	
£1 plus	<u>1.20%</u>
e-ISA ^{▲■} (Issue 9) (Closed date 05/04/16)	
£1 plus	<u>1.20%</u>
ISA Capital Plan Account [▲]	
£1 plus	<u>0.60%</u>
30 Day Variable Rate Cash ISA [▲]	
£1 plus	<u>1.60%</u>

Summary savings rate guide

ISA Variable Rate Accounts closed to new applications	Rates effective from 06/04/15	Rates effective from 06/12/15
	Tax-free* p.a. /AER†	Tax-free* p.a. /AER†
Promise ISA ^ (Issue 1) - without bonus		
£500 plus (annual interest)	<u>1.50%</u>	<u>1.05%</u>
£500 plus (monthly interest)	1.49%/ <u>1.50%</u>	1.04%/ <u>1.05%</u>
Promise ISA ^ (Issue 1) - with bonus		
£500 plus (annual interest)	<u>2.00%</u>	<u>1.55%</u>
£500 plus (monthly interest)	1.99%/ <u>2.00%</u>	1.54%/ <u>1.55%</u>
Promise ISA ^ (Issue 2) - without bonus		
£500 plus (annual interest)	<u>1.30%</u>	<u>0.95%</u>
£500 plus (monthly interest)	1.29%/ <u>1.30%</u>	0.95%/ <u>0.95%</u>
Promise ISA ^ (Issue 2) - with bonus		
£500 plus (annual interest)	<u>1.80%</u>	<u>1.45%</u>
£500 plus (monthly interest)	1.79%/ <u>1.80%</u>	1.45%/ <u>1.45%</u>
Promise ISA ^ (Issue 3) - without bonus		
£500 plus (annual interest)	<u>1.30%</u>	<u>0.95%</u>
£500 plus (monthly interest)	1.29%/ <u>1.30%</u>	0.95%/ <u>0.95%</u>
Promise ISA ^ (Issue 3) - with bonus		
£500 plus (annual interest)	<u>1.80%</u>	<u>1.45%</u>
£500 plus (monthly interest)	1.79%/ <u>1.80%</u>	1.45%/ <u>1.45%</u>

Summary savings rate guide

ISA Variable Rate Accounts closed to new applications	Rates effective from 06/04/15	Rates effective from 06/12/15
	Tax-free* p.a. /AER*	Tax-free* p.a. /AER*
Promise ISA ^ (Issue 4) - without bonus		
£500 plus (annual interest)	<u>1.30%</u>	<u>0.95%</u>
£500 plus (monthly interest)	1.29%/ <u>1.30%</u>	0.95%/ <u>0.95%</u>
Promise ISA ^ (Issue 4) - with bonus		
£500 plus (annual interest)	<u>1.80%</u>	<u>1.45%</u>
£500 plus (monthly interest)	1.79%/ <u>1.80%</u>	1.45%/ <u>1.45%</u>
Promise ISA ^ (Issue 5) - without bonus		
£500 plus (annual interest)	<u>0.90%</u>	N/A
£500 plus (monthly interest)	0.90%/ <u>0.90%</u>	N/A
Promise ISA ^ (Issue 5) - with bonus		
£500 plus (annual interest)	<u>1.40%</u>	N/A
£500 plus (monthly interest)	1.40%/ <u>1.40%</u>	N/A
Promise ISA ^ (Issue 6) - without bonus (Closed 05/04/16)		
£500 plus (annual interest)	<u>0.75%</u>	N/A
£500 plus (monthly interest)	0.75% / <u>0.75%</u>	N/A
Promise ISA ^ (Issue 6) - with bonus (Closed 05/04/16)		
£500 plus (annual interest)	<u>1.25%</u>	N/A
£500 plus (monthly interest)	1.25% / <u>1.25%</u>	N/A

Summary savings rate guide

Non ISA Variable Rate Accounts closed to new applications Rates effective from 06/04/15

	Gross [†] p.a. /AER [†]
Instant Access Account	
£50,000 plus	<u>0.10%</u>
£20,000 - £49,999	<u>0.10%</u>
£1 - £19,999	<u>0.10%</u>
Deposit Account	
£1 plus	<u>0.10%</u>
Personal Deposit Account	
£1 plus	<u>0.10%</u>
Special Instant Access Account	
£1 plus	<u>0.10%</u>
Preference Share Account	
£1 plus	<u>0.10%</u>
Cheque-A-Month Account	
No Notice £1 plus	<u>0.10%</u>
7 Days' Notice £1 plus	<u>0.15%</u>
60 Days' Notice £1 plus	<u>0.40%</u>
Corporate Deposit Account	
£50,000 plus	<u>0.10%</u>
£20,000 - £49,999	<u>0.10%</u>
£1 - £19,999	<u>0.10%</u>
Charities & Overseas Residents Accounts (Issues 1&2)	
No Notice £20,000 plus	<u>0.10%</u>
No Notice £1 - £19,999	<u>0.10%</u>

Summary savings rate guide

(Continued from previous page)
Non ISA Variable Rate Accounts closed to new applications
 Rates effective from 06/04/15

	Gross [†] p.a. /AER [†]
7 Days' Notice	
£1 plus	<u>0.15%</u>
60 Days' Notice	
£1 plus	<u>0.35%</u>
Super Option Account	
£1 plus (annual interest)	<u>0.15%</u>
£1 plus (monthly interest)	<u>0.15%</u>
Monthly Saver Account	
£1 plus	<u>1.05%</u>
60+ Monthly Income Account	
£1 - £500,000	<u>0.70%</u>
Super Six Account - without bonus	
£50,000 plus	<u>0.70%</u>
£1 - £49,999	<u>0.35%</u>
Super Six Account - with bonus	
£50,000 plus	<u>0.95%</u>
£1 - £49,999	<u>0.60%</u>
e-SAVER Account [■]	
£1 plus	<u>1.10%</u>
e-SAVER Account [■] (Issue 8)	
£1 plus	<u>1.10%</u>
e-SAVER Account [■] (Issue 9)	
£1 plus	<u>1.10%</u>
e-SAVER Account [■] (Issue 10)	
£1 plus	<u>1.10%</u>
e-SAVER Account [■] (Issue 11)	
£1 plus	<u>1.00%</u>
e-Saver Account [■] (Issue 12) - (Closed date 05/04/16)	
£1 plus	<u>1.00%</u>

Summary savings rate guide

Non ISA Variable Rate Accounts closed to new applications

Rates effective from 06/04/15

	Gross [†] p.a. /AER [†]
7 days' Notice Account	
£1 plus (annual interest)	<u>0.15%</u>
£1 plus (monthly interest)	<u>0.15%</u>
30 Day Direct Account (Issue 1)	
£1,000 – £500,000 (annual interest)	<u>1.90%</u>
£1,000 – £500,000 (monthly interest)	1.86% / <u>1.90%</u>
30 Day Direct Account (Issue 2)	
£1,000 – £500,000 (annual interest)	<u>1.60%</u>
£1,000 – £500,000 (monthly interest)	1.57% / <u>1.60%</u>
60 Day Direct Account (Issue 1)	
£1,000 – £500,000 (annual interest)	<u>1.60%</u>
£1,000 – £500,000 (monthly interest)	1.57% / <u>1.60%</u>
Monthly Income Account	
£50,000 plus	<u>0.60%</u>
£1 – £49,999	<u>0.40%</u>
Instant Summer Saver	
£500 – £150,000	<u>1.50%</u>
Reward Saver Account – without bonus	
£500 – £2,000,000	<u>0.10%</u>
Reward Saver Account – with bonus	
£500 – £2,000,000	<u>2.00%</u>
Postal Account	
£1 plus (annual interest)	<u>0.50%</u>
£1 plus (monthly interest)	<u>0.50%</u>
2 Year Variable Rate Bond (Issue 223)	
£500 – £2,000,000 (annual interest)	<u>2.25%</u>
£500 – £2,000,000 (monthly interest)	2.23% / <u>2.25%</u>

Summary savings rate guide

Non ISA Variable Rate Accounts closed to new applications	Rates effective from 06/04/15	Rates effective from 06/12/15
	Gross ⁺ p.a. /AER [†]	Gross ⁺ p.a. /AER [†]
Promise Saver Account (Issue 1) - without bonus		
£500 - £2,000,000 (annual interest)	<u>1.20%</u>	<u>0.95%</u>
£500 - £2,000,000 (monthly interest)	1.19%/ <u>1.20%</u>	0.95% / <u>0.95%</u>
Promise Saver Account (Issue 1) - with bonus		
£500 - £2,000,000 (annual interest)	<u>1.70%</u>	<u>1.45%</u>
£500 - £2,000,000 (monthly interest)	1.69%/ <u>1.70%</u>	1.45% / <u>1.45%</u>
Promise Saver Account (Issue 2) - without bonus		
£500 - £2,000,000 (annual interest)	<u>1.20%</u>	<u>0.95%</u>
£500 - £2,000,000 (monthly interest)	1.19%/ <u>1.20%</u>	0.95% / <u>0.95%</u>
Promise Saver Account (Issue 2) - with bonus		
£500 - £2,000,000 (annual interest)	<u>1.70%</u>	<u>1.45%</u>
£500 - £2,000,000 (monthly interest)	1.69%/ <u>1.70%</u>	1.45% / <u>1.45%</u>
Promise Saver Account (Issue 3) - without bonus		
£500 - £2,000,000 (annual interest)	<u>1.20%</u>	<u>0.95%</u>
£500 - £2,000,000 (monthly interest)	1.19%/ <u>1.20%</u>	0.95% / <u>0.95%</u>
Promise Saver Account (Issue 3) - with bonus		
£500 - £2,000,000 (annual interest)	<u>1.70%</u>	<u>1.45%</u>
£500 - £2,000,000 (monthly interest)	1.69%/ <u>1.70%</u>	1.45% / <u>1.45%</u>

Summary savings rate guide

(Continued from previous page) Non ISA Variable Rate Accounts closed to new applicants	Rates effective from 06/04/15	Rates effective from 06/12/15
Promise Saver Account (Issue 4) - without bonus		
£500 - £2,000,000 (annual interest)	<u>1.10%</u>	<u>0.95%</u>
£500 - £2,000,000 (monthly interest)	1.09% / <u>1.10%</u>	0.95% / <u>0.95%</u>
Promise Saver Account (Issue 4) - with bonus		
£500 - £2,000,000 (annual interest)	<u>1.60%</u>	<u>1.45%</u>
£500 - £2,000,000 (monthly interest)	1.59% / <u>1.60%</u>	1.45% / <u>1.45%</u>
Promise Saver Account (Issue 5) - without bonus		
£500 - £2,000,000 (annual interest)	<u>0.75%</u>	N/A
£500 - £2,000,000 (monthly interest)	0.75% / <u>0.75%</u>	N/A
Promise Saver Account (Issue 5) - with bonus		
£500 - £2,000,000 (annual interest)	<u>1.25%</u>	N/A
£500 - £2,000,000 (monthly interest)	1.25% / <u>1.25%</u>	N/A
Promise Saver Account (Issue 6) - without bonus (Closed 20/03/2016)		
£500 - £2,000,000 (annual interest)	<u>0.60%</u>	N/A
£500 - £2,000,000 (monthly interest)	0.60% / <u>0.60%</u>	N/A
Promise Saver Account (Issue 6) - with bonus (Closed 20/03/2016)		
£500 - £2,000,000 (annual interest)	<u>1.10%</u>	N/A
£500 - £2,000,000 (monthly interest)	1.10% / <u>1.10%</u>	N/A

DEFINITIONS:

Rates correct at time of print 06/04/2016

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

† AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

‡ Tax-free means the interest you earn is exempt from UK Income Tax and Capital Gains Tax. Tax treatment depends on your individual circumstances and may change in future.

▲ Subject to compliance with ISA requirements, details of which are available from the Society.

■ This is an online account and must be opened online and managed online.

● To help us maintain our service and security standards, telephone calls may be monitored or recorded.





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