

SAVINGS

Savings Statement
Explanatory Notes
and Summary
Savings Rate Guide
2017/2018

Principality. Where home matters.

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 2018.

If you have any other Principality accounts and you have opted to receive a paper statement you will receive this in April through the post.

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.

The items described as 'Service Charges' reflect the fact that we are providing you with additional services.

Fees and charges applicable from 01/06/2015

Service charges -

Telegraphic transfer £25

Data protection subject access request £10

Fees and charges applicable from 01/06/2017

Service charges -

Telegraphic transfer £21

General information

We may send you details of our accounts and services. If you don't want to receive this information, please let us know when you next visit one of our branches, or contact our Customer Services Department at:

Principality Buildings, PO Box 89, Queen Street, Cardiff CF10 1UA

Non ISA Variable Rate Accounts available to new applications	Rates effective from 06/04/17	Rates effective from 01/12/17
	Gross* p.a. /AER†	Gross* p.a. /AER†
Instant Access Account		
£1 - £2,000,000	<u>0.10%</u>	<u>0.20%</u>
Children's Account		
£1 - £25,000	<u>0.70%</u>	<u>0.95%</u>
e-Saver Account [■] (Issue 16)		
£1 - £1,000,000	<u>0.70%</u>	<u>0.90%</u>
Easy Saver - (Open date 06/11/2017)		
£500 - £2,000,000	<u>0.70%</u>	<u>0.90%</u>
60 Day Notice Account - (Open date 06/11/2017)		
£500 - £2,000,000 (annual interest)	<u>0.90%</u>	<u>1.10%</u>
£500 - £2,000,000 (monthly interest)	0.90% / <u>0.90%</u>	1.09% / <u>1.10%</u>

ISA Variable Rate Accounts available to new applications	Rates effective from 06/04/17	Rates effective from 01/12/17
	Tax-free [‡] p.a. / AER†	Tax-free [‡] p.a. / AER†
e-ISA ^{■▲} (Issue 13)		
£1 plus	<u>0.70%</u>	<u>0.90%</u>
Variable Rate Cash ISA [▲]		
£1 plus	<u>0.20%</u>	<u>0.20%</u>
Easy Cash ISA - (Open date 06/11/2017)		
£500 plus	<u>0.70%</u>	<u>0.90%</u>
60 Day Notice Cash ISA - (Open date 06/11/2017)		
£500 plus (annual interest)	<u>0.90%</u>	<u>1.10%</u>
£500 plus (monthly interest)	0.90% / <u>0.90%</u>	1.09% / <u>1.10%</u>

Bank of England November 2017 to present day, Bank Rate 0.50%. August 2016 to November 2017, Bank Rate 0.25%.

Non ISA Fixed Rate Accounts available to new applications (Limited Availability)	Rates effective from open date
	Gross* p.a. /AER†
1 Year Fixed Rate Bond (Issue 315) – (Open date 27/03/2018)	
£500 – £2,000,000 (annual interest)	<u>1.48%</u>
£500 – £2,000,000 (monthly interest)	1.47% / <u>1.48%</u>
Maturity 1 Year Fixed Rate Bond* (FRB13) – (Open date 22/03/2018)	
£500 – £2,000,000 (annual interest)	<u>1.52%</u>
£500 – £2,000,000 (monthly interest)	1.51% / <u>1.52%</u>
2 Year Fixed Rate Bond (Issue 316) – (Open date 27/03/2018)	
£500 – £2,000,000 (annual interest)	<u>1.72%</u>
£500 – £2,000,000 (monthly interest)	1.71% / <u>1.72%</u>
Maturity 2 Year Fixed Rate Bond* (FRB14) – (Open date 22/03/2018)	
£500 – £2,000,000 (annual interest)	<u>1.77%</u>
£500 – £2,000,000 (monthly interest)	1.76% / <u>1.77%</u>
Maturity 3 Year Fixed Rate Bond* (FRB15) – (Open date 22/03/2018)	
£500 – £2,000,000 (annual interest)	<u>1.92%</u>
£500 – £2,000,000 (monthly interest)	1.90% / <u>1.92%</u>
5 Year Fixed Rate Bond (Issue 317) – (Open date 27/03/2018)	
£500 – £2,000,000 (annual interest)	<u>2.05%</u>
£500 – £2,000,000 (monthly interest)	2.03% / <u>2.05%</u>
Maturity 5 Year Fixed Rate Bond* (FRB16) – (Open date 22/03/2018)	
£500 – £2,000,000 (annual interest)	<u>2.15%</u>
£500 – £2,000,000 (monthly interest)	2.13% / <u>2.15%</u>
1 Year Regular Saver Bond (Issue 18) – (Open date 02/02/2018)	
Up to £500 per calendar month	<u>2.00%</u>
3 Year Dylan Regular Saver Bond (Issue 7) – (Open date 02/02/2018)	
Up to £150 per calendar month	<u>3.00%</u>

Bank of England November 2017 to present day, Bank Rate 0.50%. August 2016 to November 2017, Bank Rate 0.25%.

ISA Fixed Rate Accounts available to new applications (Limited Availability)	Rates effective from open date
	Tax-free [‡] p.a. / AER [†]
2 Year Fixed Rate Cash ISA (Issue 187) - (Open date 27/03/2018)	
£500 plus (annual interest)	<u>1.67%</u>
£500 plus (monthly interest)	1.66% / <u>1.67%</u>
Maturity 2 Year Fixed Rate Cash ISA* (FRISA11)- (Open date 22/03/2018)	
£500 plus (annual interest)	<u>1.72%</u>
£500 plus (monthly interest)	1.71% / <u>1.72%</u>
3 Year Fixed Rate Cash ISA (Issue 188) - (Open date 27/03/2018)	
£500 plus (annual interest)	<u>1.75%</u>
£500 plus (monthly interest)	1.74% / <u>1.75%</u>
Maturity 3 Year Fixed Rate Cash ISA* (FRISA12) - (Open date 22/03/2018)	
£500 plus (annual interest)	<u>1.85%</u>
£500 plus (monthly interest)	1.83% / <u>1.85%</u>
5 Year Fixed Rate Cash ISA (Issue 189) - (Open date 27/03/2018)	
£500 plus (annual interest)	<u>2.08%</u>
£500 plus (monthly interest)	2.06% / <u>2.08%</u>
Maturity 5 Year Fixed Rate Cash ISA* (FRISA13) - (Open date 22/03/2018)	
£500 plus (annual interest)	<u>2.13%</u>
£500 plus (monthly interest)	2.11% / <u>2.13%</u>

ISA Variable Rate Accounts closed to new applications	Rates effective from 06/04/17	Rates effective from 01/12/17
	Tax-free [±] p.a. / AER [†]	Tax-free [±] p.a. / AER [†]
e-ISA ^{▲■} (Issue 1, 9, 10, 11, 12)		
£1 plus	<u>0.75%</u>	<u>0.90%</u>

ISA Variable Rate Accounts closed to new applications	Rates effective from 06/04/17
	Tax-free [±] p.a. / AER [†]
Promise ISA [▲] (Issue 1-10) – without bonus	
£500 plus (annual interest)	<u>0.40%</u>
£500 plus (monthly interest)	0.40% / <u>0.40%</u>
Promise ISA [▲] (Issue 1-10) – with bonus	
£500 plus (annual interest)	<u>0.90%</u>
£500 plus (monthly interest)	0.90% / <u>0.90%</u>

Bank of England November 2017 to present day, Bank Rate 0.50%. August 2016 to November 2017, Bank Rate 0.25%.

Non ISA Variable Rate Accounts closed to new applications		Rates effective from 06/04/17
		Gross* p.a. / AER†
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>
Monthly Saver Account		
£1 plus		<u>0.80%</u>

Non ISA Variable Rate Accounts closed to new applications	Rates effective from 06/04/17	Rates effective from 01/12/17
	Gross* p.a. / AER†	Gross* p.a. / AER†
e-SAVER Account [■] (Issue 1, 12, 13, 14, 15)		
£1 plus	<u>0.75%</u>	<u>0.90%</u>

Bank of England November 2017 to present day, Bank Rate 0.50%. August 2016 to November 2017, Bank Rate 0.25%.

Non ISA Variable Rate Accounts closed to new applications	Rates effective from 06/04/17	Rates effective from 01/12/17
	Gross* p.a. / AER†	Gross* p.a. / AER†
7 days' Notice Account		
£1 plus (annual interest)	<u>0.15%</u>	<u>0.20%</u>
£1 plus (monthly interest)	0.15% / <u>0.15%</u>	0.20% / <u>0.20%</u>
30 Day Direct Account (Issue 1)		
£1,000 - £500,000 (annual interest)	<u>0.85%</u>	<u>0.85%</u>
£1,000 - £500,000 (monthly interest)	0.85% / <u>0.85%</u>	0.85% / <u>0.85%</u>
30 Day Direct Account (Issue 2)		
£1,000 - £500,000 (annual interest)	<u>0.85%</u>	<u>0.85%</u>
£1,000 - £500,000 (monthly interest)	0.85% / <u>0.85%</u>	0.85% / <u>0.85%</u>
60 Day Direct Account (Issue 1)		
£1,000 - £500,000 (annual interest)	<u>0.85%</u>	<u>0.85%</u>
£1,000 - £500,000 (monthly interest)	0.85% / <u>0.85%</u>	0.85% / <u>0.85%</u>

Bank of England November 2017 to present day, Bank Rate 0.50%. August 2016 to November 2017, Bank Rate 0.25%.

Non ISA Variable Rate Accounts closed to new applications	Rates effective from 06/04/17
	Gross* p.a. / AER†
Promise Saver Account (Issue 1-10) – without bonus	
£500 – £2,000,000 (annual interest)	<u>0.40%</u>
£500 – £2,000,000 (monthly interest)	0.40% / <u>0.40%</u>
Promise Saver Account (Issue 1-10) – with bonus	
£500 – £2,000,000 (annual interest)	<u>0.90%</u>
£500 – £2,000,000 (monthly interest)	0.90% / <u>0.90%</u>

DEFINITIONS:

Rates correct at time of print 12/04/18

* 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.

◆ This product is only available to customers with a maturing Principality fixed term account.

▲ 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.

Bank of England November 2017 to present day, Bank Rate 0.50%. August 2016 to November 2017, Bank Rate 0.25%.



CALL US

0330 333 4000*
(Open Mon–Fri 8am–8pm
Sat 9am–1pm)



VISIT

www.principality.co.uk/branch
To find your nearest branch



ONLINE

principality.co.uk
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 [Principality Building Society](https://www.facebook.com/PrincipalityBuildingSociety)
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This leaflet is available in large print,
Braille and audio tape on request
by calling 0330 333 4000*

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

Principality Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 155998. Principality Building Society, Principality Buildings, Queen Street, Cardiff, CF10 1UA. www.principality.co.uk

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